【外資系銀行】クレジットリスク（AVP）｜法人融資・与信審査

若手メンバーの育成に携わり、専門知識とリーダーシップの双方を発揮できるポジション

Job Information

Recruiter
Morgan McKinley

Job ID
1618982

Industry
Bank, Trust Bank

Job Type
Permanent Full-time

Location
Tokyo - 23 Wards

Salary
Negotiable, based on experience

Refreshed
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General Requirements

Minimum Experience Level
Over 3 years

Career Level
Mid Career

Minimum English Level
Business Level

Minimum Japanese Level
Native Level

Minimum Education Level
Bachelor's Degree

Visa Status
Permission to work in Japan required

Job Description

大手外資系金融機関の東京拠点で、クレジットリスク管理を担うAVPを募集します。

法人融資やストラクチャードファイナンスなど、複雑な与信案件の審査・リスク管理を通じて、金融機関の健全な経営を支えるポジションです。

与信判断やリスク低減策の構築に加え、ビジネス部門との連携や若手メンバーの育成にも携わり、専門性とリーダーシップを発揮できます。

さらに、グローバルなメンタリング制度や専門能力開発の機会を通じて、キャリアの幅を広げられる環境です。

主な職務内容

- **与信戦略の立案・推進：** 法人融資や専門性の高い融資案件の与信戦略を策定・推進。

- **与信審査・承認：** 与信申請案件を審査し、所定の権限範囲内で承認判断を実施。
- **リスク低減策の構築：** 法人向け金融商品やデリバティブ取引におけるリスク低減策を設計。
- **ビジネス部門との連携：** 関係部門と協働し、法令・規制や社内基準に準拠した取引を構築。
- **監査・規制対応：** 外部監査人と連携し、関連法令・規制への適切な対応を推進。

Join a leading **global banking institution** as a **Credit Risk Officer (Assistant Vice President** / **AVP)** within its Credit Risk Management (CRM) division in Tokyo.

In this role, you will help safeguard the bank's corporate lending portfolio by assessing creditworthiness, reviewing complex financing transactions and maintaining effective risk controls.

You will oversee credit risk across **corporate lending, specialised finance and derivative transactions**, evaluating financing proposals and developing appropriate risk mitigation structures in accordance with the bank's underwriting standards.

Working closely with front-office business teams, senior management and external auditors, you will support commercially sound transactions while maintaining strong regulatory compliance.

This is an excellent opportunity for an experienced **Credit Risk Management or Investment Banking professional** to develop their career in an international banking environment, gain exposure to complex credit structures and contribute to the bank's risk management strategy in Japan.

Key Responsibilities

- Develop and execute **credit risk management strategies** for corporate and specialised lending portfolios.
- Assess the creditworthiness and financial standing of corporate borrowers to support informed lending decisions.
- Review credit proposals and approve transactions within designated **underwriting limits and delegated authorities**.
- Evaluate complex financing structures, including **structured finance, property lending and corporate credit transactions**.
- Design and recommend **risk mitigation structures** for commercial lending and derivative products.
- Collaborate with front-office business units to structure transactions that meet internal credit policies and regulatory requirements.
- Monitor portfolio risk exposures and identify potential credit concerns to support the stability of the lending portfolio.
- Prepare clear credit risk assessments and recommendations for senior management and relevant decision-makers.
- Work with external auditors to support regulatory compliance, risk governance and audit requirements.
- Provide guidance and mentoring to junior colleagues, supporting consistent credit assessment standards and professional development.

Required Skills

必須条件 経験・資格：

- 銀行業務における信用力評価・与信審査の実務経験 3年以上
- 複雑なストラクチャードファイナンス、または不動産融資案件への対応経験
- 与信リスクを的確に評価し、適切なリスク軽減策を検討・提案できる能力
- 大学卒業以上

ソフトスキル：

- **プレゼンテーション能力：** 経営陣に対し、要点を簡潔かつ明確に伝えられる方
- **リーダーシップ：** 若手メンバーの指導・育成を担える方
- **コラボレーション能力：** 関連部署と連携し、共通の目標達成に向けて主体的に取り組める方

語学力：

- **日本語：**ネイティブレベル（与信/規制関連文書の確認・審査に対応できること）
- **英語：**ビジネスレベル

歓迎条件

- CFA（米国証券アナリスト資格）保有者歓迎

採用企業について
世界有数の外資系金融機関です。

日本市場においても確固とした事業基盤を有し、法人向け金融サービスを通じて多様な顧客ニーズに応えています。

多様性を尊重するインクルーシブな企業文化のもと、社員一人ひとりの能力発揮と成長を支援しています。専門性を磨きながら、中長期的なキャリア形成を目指せる環境です。

この求人がおすすめの理由

- **グローバル金融機関でキャリアを発展：** 国際的な環境で、クレジットリスク管理の専門性をさらに高められる。
- **専門性と裁量を発揮：** 与信承認や取引スキームの構築を通じて、専門知識と判断力を活かせる。
- **幅広い金融案件に携わる：** ストラクチャードファイナンス、不動産融資、法人与信、デリバティブ取引など、多様な案件を経験できる。
- **リーダーシップを発揮：** 若手メンバーの指導・育成を通じて、マネジメント能力を磨ける。
- **グローバルな成長機会：** 国際的なメンタリングネットワークを通じて、継続的な学びとキャリア開発を支援。
- **充実した福利厚生：** 包括的な医療保障と、ウェルビーイング支援制度を利用できる。
- **柔軟な働き方：** リモートワークやフレックスタイム制を活用し、柔軟な働き方を実現できる。
- 基本給1,100万円〜（経験スキルにより応相談）

Required Skills and Qualifications **Experience:**

- **3+ years of experience assessing creditworthiness and credit risk within an investment banking environment** .
- Demonstrated experience evaluating **complex structured finance or property lending transactions** .
- Strong understanding of corporate credit analysis, lending risk and underwriting principles.
- Experience reviewing credit proposals and assessing transaction risks.
- Familiarity with risk mitigation approaches for corporate lending or financial products.
- Ability to work with business teams and other stakeholders to support compliant transaction structures.
- **University degree** with relevant formal training in finance, banking, risk management or a related discipline.

Soft Skills:

- Excellent communication skills, with the ability to present complex credit risk assessments clearly and concisely to senior management.
- Strong analytical judgement and attention to detail when evaluating lending proposals and financial risks.
- Leadership capabilities and a willingness to **mentor junior team members** .
- Collaborative approach to working with front-office teams, risk stakeholders and external auditors.
- Strong sense of accountability and commitment to regulatory compliance and effective risk management.
- Effective organisational skills to manage multiple credit assessments and competing business priorities.

Language Requirements:

- **Japanese:** Native level, including the ability to review local credit and regulatory documentation.
- **English:** Fluent level for communication within an international banking environment.

Preferred Skills & Qualifications

- **CFA (Chartered Financial Analyst) certification** .
- Experience managing credit risk for **corporate banking or specialised lending portfolios** .
- Exposure to credit assessment of structured finance and real estate lending transactions.
- Knowledge of risk mitigation structures for **derivative products** .
- Experience presenting credit recommendations to senior banking stakeholders.
- Experience supporting junior credit analysts or risk management colleagues through coaching and mentoring.

About the Company
Our client is a **prominent global financial institution** providing corporate banking and financial solutions to clients across international markets.

With an established and influential presence in Japan, the organisation delivers sophisticated banking services while maintaining a strong focus on **credit risk governance, regulatory compliance and responsible lending** .

The company promotes an **inclusive and empowering workplace culture** , encouraging collaboration, professional development and high standards of financial risk management.

Employees have opportunities to develop their expertise within a global banking network while contributing to the stability and success of the institution's Japanese operations.

Why You'll Love Working Here

- Join the **Credit Risk Management division of a leading global bank** in Tokyo.
- Take on an **Assistant Vice President (AVP)** position with meaningful responsibility for corporate lending and transaction risk.
- Gain exposure to **structured finance, property lending, corporate credit and derivative transactions** .
- Work closely with front-office teams, senior management and international banking stakeholders.
- Develop your career through **international mentorship networks and professional development opportunities** .
- Benefit from **comprehensive health coverage and tailored well-being programmes** .
- Enjoy **remote and work-from-home options** , alongside flexible scheduling.
- Benefit from **minimal overtime** and a workplace that supports work-life balance.
- Enjoy a **casual clothing policy** and the option to undertake side business activities, subject to company policies.
- Receive a competitive annual compensation package of **¥11M-¥14M**.

Company Description

Morgan McKinleyは国際的な人材コンサルティング会社として、さまざまな業界・分野をリードする採用企業様と、スペシャリストとしてのスキルを有する人材とを結びつけるお手伝いをしています。1988年の創立以来、Morgan McKinleyの名は、「卓越した質のサービス」「市場知識の豊富さ」「No.1企業であり続けようとする強い意志」、そして何よりも「実績」を体現する会社として知られています。

リクルーティング スペシャリストである弊社コンサルタントまでお気軽にお問い合わせください。