

Senior Credit Risk Model Developer

Job Information

Recruiter
JAC International Co., Ltd.

Hiring Company
Global Investment Bank

Job ID
1619558

Industry
Other

Job Type
Permanent Full-time

Location
Tokyo - 23 Wards

Salary
Negotiable, based on experience

Refreshed
October 29th, 2026 17:13

General Requirements

Minimum Experience Level
Over 3 years

Career Level
Mid Career

Minimum English Level
Business Level

Minimum Japanese Level
Business Level

Minimum Education Level
Bachelor's Degree

Visa Status
Permission to work in Japan required

Job Description

An opportunity to join the credit risk methodology function of a global financial services organisation with a significant international presence. This role focuses on the development and enhancement of internal ratings models, supporting credit risk management frameworks, regulatory compliance, and rating process improvements.

The position offers exposure to quantitative model development, regulatory engagement, credit risk governance, and collaboration with international stakeholders. It is well suited to professionals with experience in credit risk modelling, credit risk management, rating methodologies, or related consulting work.

Responsibilities:
- Develop and enhance internal ratings models used within the credit risk management framework.
- Support the estimation and calibration of Probability of Default (PD) methodologies and rating-related analytics.
- Design and implement improvements to internal rating processes, screening procedures, and review frameworks.
- Contribute to technology and system development initiatives supporting internal ratings models and credit risk processes.
- Prepare analysis, documentation, and presentation materials related to model development and credit risk management.
- Coordinate with internal stakeholders across business and risk functions on rating methodology initiatives.

- Support regulatory initiatives and participate in discussions relating to Basel and other credit risk regulatory requirements.
- Contribute to the development and maintenance of policies and frameworks associated with credit risk management and internal ratings.

Why Consider This Opportunity:
- Play a key role in the development and enhancement of internal ratings methodologies that support enterprise-wide credit risk management.
- Work at the intersection of quantitative modelling, regulatory requirements, risk governance, and technology implementation.
- Gain exposure to complex credit risk topics including Probability of Default (PD) estimation, internal ratings frameworks, and Basel-related regulatory initiatives.
- Partner with stakeholders across risk, business, technology, and international teams, providing broad organisational exposure.
- Contribute to both methodological design and practical implementation, offering a blend of analytical, regulatory, and project-based work.
- Engage with evolving regulatory expectations and support discussions relating to internal ratings and credit risk frameworks.

Employee Benefits:
Social insurance and statutory benefits in accordance with Japanese law. Additional benefits are available and can be discussed during the recruitment process.

Required Skills

Essential:
- Experience in credit risk management within a bank, securities firm, rating agency, or consulting environment focused on credit risk.
- Experience analysing data using programming languages or analytical tools such as SQL and Python.
- Business-level English communication skills, including reading, writing, and speaking.
- Experience participating in internal ratings model development projects.
- Strong attention to detail, perseverance, and the ability to manage complex analytical work.
- Ability to work effectively across both Japanese and international business environments.

Preferred:
- Experience conducting corporate credit assessments, particularly involving financial institutions.
- Understanding of statistical techniques relevant to credit risk modelling.
- Experience developing statistical models, such as regression-based approaches, as well as methodologies incorporating qualitative judgement.
- Project management skills.
- Knowledge of internal ratings regulations and frameworks, including Basel II and Basel III.

Don't meet every requirement?
Feel free to apply, as we also support opportunities beyond those advertised on our website.

Company Description

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