【Senior Credit Analyst】ファイナンス知識や営業経験が活かせる！みなとみらい勤務

世界最大の建設機械メーカーのファイナンス事業。リース、ローンサービスの提供

Job Information

Hiring Company
Caterpillar Finance Kabushiki Kaisha

Job ID
1624045

Industry
Other (Banking and Financial Services)

Company Type
Small/Medium Company (300 employees or less) - International Company

Job Type
Permanent Full-time

Location
Kanagawa Prefecture, Yokohama-shi Nishi-ku

Train Description
Minatomirai Line, Minatomirai Station

Salary
10 million yen ~ 13 million yen

Work Hours
8:30-17:30 or 9:00-18:00

Holidays
完全週休2日制（土日祝）

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General Requirements

Minimum Experience Level
Over 6 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

Caterpillarは100年に渡り、建設機械をはじめ、鉱業用機械、ディーゼルおよび天然ガス・エンジン、産業用ガス・タービン、ディーゼル電気機関車などの製造において、世界の業界をリードし続けています。
Caterpillar FinanceはCaterpillar専属の金融会社として設立され、卓越したファイナンスサービスを提供し続けています。

日本法人は、ローン、リーズ、延長保証、コマーシャルアカウント等の多様な金融サービスソリューションを提供しています。

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Role Definition

Evaluates commercial loan requests by reviewing applicants' credit histories and analyzing financial statements in order to approve or deny loan applications. The role acts as a risk gatekeeper and business enabler, balancing portfolio quality, regulatory compliance, and customer growth by providing timely, accurate, and well-documented credit decisions.

Responsibilities

- Reviews the credit history, profitability and liquidity of clients to assess the risk level involved in credit extension or money lending.
- Ensure all credit decisions comply with global credit policy, local lending mandate and internal credit approval matrices.
- Communicates with credit associations and other relevant authorities about the credit history of customers.
- Analyzes financial data to determine customers' risk profile for commercial loans; recommends approval or denial of loan applications.
- Partner with Sales, Documentation, SSC, and Customer Service teams to ensure smooth end-to-end transaction execution.

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雇用形態
正社員

給与
想定年収1000万円～1300万円
※年俸制の為、月給×12か月分の給与です
※会社の業績に応じて別途四半期ごとに業績手当があります

勤務地
本社　神奈川県 横浜市西区 みなとみらい3丁目7番1号
最寄り駅　みなとみらい線　みなとみらい駅　徒歩2分

休日休暇
完全週休2日制（土・日・祝祭日）
夏期休暇
リフレッシュ休暇
有給休暇
慶弔休暇
育児休暇
傷病休暇

Required Skills

【応募に必要な経験/スキル】

Experience/Knowledge

Demonstrated capability in commercial credit analysis, corporate banking, leasing, or captive finance. Strong ability to review and assess financial statements and commercial credit structures is required.

Skills & Competencies

Strong financial analysis and credit risk assessment skills.

Solid understanding of commercial lending products, collateral structures, and repayment schedules.

High attention to detail with strong documentation discipline.

Ability to balance risk control with business partnership.

Strong communication skills in both written and verbal form.

Business-level English and Japanese proficiency.

Preferred / **Advantageous**

Experience in equipment finance, leasing, or manufacturer captive finance.

Familiarity with PD/CRR methodologies and portfolio risk management.

Experience working in a regulated or policy-driven credit environment.

Company Description