CANDIDATE PROFILE

Aiko Yamamoto

Candidate for Senior Credit Risk Analyst at Lumen Bank

REFERENCE
MTP-2026-0337

DATE
October 22, 2026

CURRENT ROLE	LOCATION	AVAILABILITY
Credit Risk Analyst, Sakura Financial	London, United Kingdom	Notice period: 3 months

SALARY EXPECTATION	WORK AUTHORIZATION	LANGUAGES
GBP 75,000 to 85,000	Skilled worker visa, transferable	Japanese (native), English (fluent)

SKILLS MATRIX

SKILL	EXPERIENCE	PROFICIENCY	NOTES
Credit risk modeling	7 years	●●●●●	Built PD and LGD models
Python and SQL	6 years	●●●●○	
IFRS 9	5 years	●●●●○	
Regulatory reporting	4 years	●●●○○	Basel III experience
Stress testing	4 years	●●●●○	
Presenting to committees	3 years	●●●○○	

EXPERIENCE SUMMARY

PERIOD	EMPLOYER AND ROLE	KEY ACHIEVEMENTS
2020 to present	**Sakura Financial** Credit Risk Analyst	Rebuilt the SME default model, improving accuracy by 11%.
2017 to 2020	**Tokyo Mutual Bank** Risk Analyst	Automated monthly expected loss reporting for a USD 6 billion portfolio.
2015 to 2017	**Meiji Securities** Junior Analyst	Prepared stress test inputs for the board risk committee.

ASSESSMENT

CRITERION	RATING	RECRUITER COMMENT
Technical depth	●●●●●	Excellent modeling skills, explained trade-offs with precision.
Communication	●●●○○	Accurate but formal, still building confidence in large meetings.
Leadership	●●●○○	Has led small projects, no line management.
Motivation	●●●●●	Keen to join a bank with a strong modeling team.
Culture fit	●●●●○	Thoughtful and thorough, would suit the analytics group.

RECOMMENDATION

RECRUITER RECOMMENDATION

Recommended for interview

Aiko is a strong technical match and motivated by the team. She would benefit from support when presenting to senior committees.

Points to explore: The visa transfer needs about six weeks.

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