

Credit Risk Analyst - Happy Prime Risk Consultancy

About Us:

Happy Prime Risk Consultancy is a leading provider of advanced risk analytics solutions for major financial institutions across New Zealand. Our cutting-edge quantitative models and technology enable banks, lenders and fintechs to make smarter, data-driven decisions. We foster a culture of excellence built on technical mastery and a passion for solving complex challenges.

The Opportunity:

We are seeking a talented Credit Analyst to join our Risk Analytics team in our Auckland office. In this role, you will be at the forefront of developing innovative credit risk models that drive enhanced lending practices, regulatory strategies and portfolio management decisions for our clients. You will work alongside our senior quant modelling experts on end-to-end deployment of credit scorecards, forecasting models, capital planning solutions, risk insights and more.

Key Responsibilities:

- Perform in-depth data mining and exploratory analysis to identify risk drivers
- Design and implement advanced statistical models using techniques like logistic regression and survival analysis
- Conduct rigorous model validation, stress testing, and sensitivity analysis
- Collaborate with internal teams and clients on interpreting Credit Risk insights
- Assist in documentation and presentations aligned with regulatory expectations
- Continuously research industry trends and enhance Credit Risk approaches
- The opportunity to work on site with clients on key project

Requirements:

- Bachelor's or Master's degree in a highly quantitative field like Mathematics, Statistics, Engineering, Physics.
- 2-5 years of relevant experience in risk analytics, quantitative finance, data science or related domains
- Strong programming skills in languages like SQL, Python, R or SAS
- In-depth knowledge of statistical/econometric modelling
- Ability to handle complex and ambiguous credit risk challenges
- Excellent analytical, problem-solving and communication skills
- Basic understanding of credit risk concepts and methodologies

What We Offer:

- Unparalleled professional growth within a leading industry practice
- Direct mentorship from senior modelling experts and credit risk advisors
- Competitive compensation packages and benefits
- Vibrant, collaborative and values-driven work culture

If you are a quantitative professional passionate about pushing the boundaries of analytical modelling, we want to hear from you! Please submit your full CV. Only applicants selected for interviews will be contacted.