



JOB DESCRIPTION

TITLE: Senior Credit Analyst	DATE: August 2018
REPORTS TO: Director, Credit Management	LOCATION: San Francisco
DEPARTMENT: Business Information Group	FLSA STATUS: Exempt

I. THE COMPANY:

Triton International Limited (“Triton”) (NYSE: TRTN) is the world’s largest lessor of intermodal freight containers and chassis, with over \$8.7 billion in assets generating over \$1 billion in annual revenue. Triton leases its fleet of containers to virtually all of the world’s largest shipping lines under a variety of short-term and long-term leasing structures designed to help the shipping lines finance their growth, improve their operating efficiency and better balance their global trade flows. Triton operates its business through 24 offices in 15 countries, and services its customers through a network of over 450 third-party operated depot facilities spread across more than 47 countries.

II. FUNCTIONAL SUMMARY:

This position will work closely with Triton's Marketing Managers, at the direction of the Director, Credit Management, to evaluate Triton's exposure to prospective and existing customers, taking into account customers’ operating performance, financial viability and creditworthiness, asset base, industry and competitive position, outlook, credit ratings, trade routes and other key credit and market factors. Travel to Triton’s regional subsidiaries and selected customers will be necessary.

III. RESPONSIBILITIES/JOB DUTIES:

- Analyze creditworthiness of prospective and existing customers
- Perform thorough analysis of customers’ financial statements including income statement, balance sheet, and statement of cash flow and analyze customers’ financial, leverage, and earnings ratios
- Make informed recommendations in cases where financial information is not available or incomplete
- Research all available sources to measure customers’ competitive strength and viability
- Recommend and monitor credit and asset exposure limits for customers
- Perform periodic credit reviews to monitor any changes in customers’ creditworthiness
- Follow and communicate industry trends which may affect credit worthiness of customers
- Work closely with A/R department to monitor collection efforts as well as assist in monitoring accounts older than 90 days and on the watch list
- Provide support and guidance to the marketing group with respect to structuring a transaction that minimizes risk to the company and yet allows for the deal to move forward

- Keep all appropriate Triton staff informed of current credit developments, and solicit their input and consideration
- Work on special projects as needed

IV. **REQUIREMENTS:**

KNOWLEDGE REQUIRED:

- Bachelor's degree in Business Administration with an emphasis in finance or accounting; MBA in finance or accounting is preferred
- Seven plus years of credit analysis and/or credit risk management experience
- An understanding of the different cultural business practices around the globe with the ability to work from one region to the next. A strong knowledge of the Shanghai, Hong Kong, and Taiwan regions is a plus
- Knowledge of leasing is preferred but not necessary
- Understanding of GAAP and/or IFRS accounting rules
- Understanding of insurance coverage and insurance risk management
- Experience with or capacity to quickly learn legal aspects of container lease contracts and the legal aspects of marine credit risk management

SKILLS AND ABILITIES REQUIRED:

- Excellent communication skills (verbal and written) along with the ability to communicate effectively across all departments in Triton as well as the ability to communicate with financial, accounting and operational contacts of Triton's customers
- Ability to put forward arguments clearly and concisely
- Ability to work in a team-oriented environment
- Analytical skills, experience and sound judgment to make good decisions
- Excellent Excel skills, solid Word skills, and experience with databases
- Availability to travel domestically (2 times a year) and internationally (2 to 3 times a year)

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All qualified applicants will receive consideration for employment and will not be discriminated against on the basis of race, color, religion, sex, sexual orientation, national origin, age, disability, or protected veteran status.