Risk Management - Home Lending Credit Forecasting - Associate

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Company: JPMorgan Chase & Co.

Location: Plano

Category: business-and-financial-operations

Bring your expertise to JPMorgan Chase. As a part of Risk Management and Compliance, you are at the center of keeping JPMorgan Chase strong and resilient. You help the firm grow its business in a responsible way by anticipating new and emerging risks, and using your expert judgement to solve real-world challenges that impact our company, customers and communities. Our culture in Risk Management and Compliance is all about thinking outside the box, challenging the status quo and striving to be best-in-class.

As an Associate in Risk Management and Compliance, you are at the heart of JPMorgan Chase's resilience and strength. You will play a crucial role in helping the firm grow responsibly by anticipating new and emerging risks, and using your expert judgement to solve real-world challenges that impact our company, customers, and communities. Our culture in Risk Management and Compliance encourages innovative thinking, challenging the status quo, and striving for excellence. You will enhance the forecasting analytics by creating and automating benchmarks or high-level approaches to ensure the accuracy and soundness of default servicing forecasts. Additionally, you will assist with Automation, Controls, and Forecast Reporting, including providing effective challenges for different forecast cycles.

Job Responsibilities:

Provide information by assembling, interpreting, and summarizing data, preparing reports, making presentations of findings, along with analyses and recommendations to Senior Management

Develop/ Support qualitative model for simplified forecast estimation process, designing the workflows and assisting with technical requirements for implementation.

Investigate industry data to check loan performance through data analysis, data mapping and data migration.

Build/develop overlays as necessary to improve the accuracy of forecast by identifying issues, suggesting enhancements that address underlying model deficiencies.

Analyze forecast results to identify and recommend improvement opportunities based on business requirements.

Manage various monthly and quarterly reporting and commentary including slide and deck preparation with attention to accuracy and deadlines. Also, develop enhanced reporting through use of automation, if required, such as excel macros or SAS programming as needed.

Manage interactions and communication with Operations, Finance, P&A, Modeling, and MRGR to ensure consistency of the forecast.

Required qualifications, capabilities and skills:
A Bachelor's degree in a quantitative discipline (Finance, Mathematics, Statistics, Economics, Engineering) or equivalent work/training is required.

Experience in default mortgage banking experience, risk management, loss forecasting analytics.

Strong programming skills that include experience with Tableau, Python, R, Teradata, SAS/SQL and related analytical experience.

Strong communication skills to present and collaborate with business partners, model end-users and interpersonal skills a must including the ability to explain and/or present analyses.

Strong analytical, interpretive, and problem-solving skills, which will require the ability to synthesize / analyze diverse information and develop strategy recommendations from observed outcomes.

Must have good judgment with the demonstrated ability to think creatively and strategically.

Ability to work independently & manage projects and deadlines.

Preferred qualifications, capabilities, and skills:
Advanced degree preferred.

Modeling experience preferred.

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