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Business School Recommendation Letter

As Japan is facing the retirement of many baby boomers and the proportion of young and mid-career employees who lack practical experience is growing, I evaluate Mr. XXX to be an excellent employee among his contemporaries because he is smart, possesses excellent potential in various aspects, and faces adversity with creativity and persistence. As for his expertise, his ability to comprehend structures and summarize risks is at the level of senior employees. He can exert his unique strengths when coordinating with related people inside and outside our company and executing transactions.

Currently, Mr. XXX sub-group is composed of five members, only one of whom is younger than him. As for interpersonal relationships, he struggled with socializing right after joining our team, but now he can firmly fulfill his duties as group leader while caring for each member and tackling challenging issues with a bold analysis approach. He never disregards his superiors, according to seniority, which is important in Japanese culture. Due to his efforts, his sub-group fostered strong relationships and produced excellent results.

While some of the securitized products of which his sub-group is in charge caused significant damage to investors through the financial crisis and Europe's credit crunch, their safety has improved considerably thanks to the efforts of regulatory authorities and the introduction of new financial technologies developed by investment banks. Accordingly, they can be recognized as the crystallization of present-day financial technologies. On the other hand, the primary risks of securitized products are mortgages and auto loans, which are based on consumer-level risks. In order to analyze risks, it is necessary to use a broad range of information, including changes in the regulatory environment of the country concerned, global trends among investors, commercial customs and consumers' mentality in each country, in addition to the characteristics of structures and cash flows. When gathering and analyzing information, Mr. XXX draws upon his advanced English proficiency to obtain useful information from relevant people, including bonds and notes issuers and arrangers, and identifies the risks that need to be solved quickly. His work enables our company to conduct investments at an advantage to our competitors, without caring about time differences or geographical disadvantages.

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