

## Business School Recommendation Letter

As Japan is facing the retirement of many baby boomers and the ratio of young and mid-career employees who lack practical experience is augmenting, I evaluate Mr. XXX as an excellent employee standing out among colleagues of the same generation, because he is smart, possesses excellent potential in various aspects, and can take the initiative amid adversity and find a breakthrough. As for his expertise, his abilities to comprehend structures and summarize risks are already at the level of seniors, and he can exert his unique strengths when coordinating with related people inside and outside our company and executing transactions.

At present, his sub-group is composed of 5 members, among them, only one member is younger than Mr.XXX, and all of other members are older. As for interpersonal relationships, he was not so good at socializing at first after joining our team, but he can firmly fulfill his duties as group leader while caring for each member and tackling challenging issues voluntarily, sometime amazing members with a bold analysis approach, without disregarding the care for superiors, by following seniority, which is emphasized as the mentality of Japanese people. Through these efforts, his sub-group was able to foster good relationships and then produce good results.

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, but 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, and so in order to analyze risks, it is necessary to use a broad range of information, including the changes in the regulatory environment of the country concerned, the global trend of investors, commercial customs and consumers' mentality in each country, in addition to the characteristics of structures and cash flows. When gleaning information, Mr. XXX can exert his advanced English proficiency, swiftly obtain useful information from relevant people, including bonds and notes issues and arrangers, analyze information, and find out risks to be solved first at an early stage. Therefore, our company can conduct investment at an advantageous position compared with competitors, without caring about time differences or geographical disadvantages.

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