



## ING Graduate Programme 2026 – Counterparty Risk

At ING, we believe success will be achieved if we follow 3 key principles:

**We are collaborative:** Your ideas are welcome. Together, we solve complex problems to deliver the best solutions for our clients.

**We are flexible:** Flexibility drives productivity – everyone works differently. We trust our people to make the right choices, act with integrity and deliver optimal performance.

**We are impactful:** We are connectors, innovators and pioneers. We provide our clients with the expertise they need to fuel their growth and transition to a sustainable future.

Our **Graduate Programme** is designed for ambitious individuals who want to shape the future of banking while developing their skills in a dynamic, international environment. Our Early Careers offerings are built to ignite your passion and accelerate your professional and personal growth.

The **ING UK Graduate Programme** will provide you with hands-on experience and broad exposure to the banking world over 12 months. You will work as an integral part of a team, helping to deliver impactful solutions for ING in a specific department. We offer opportunities across three streams:

- Financial Markets – Sales and Trading
- Front Office – Capital Markets advisory and Corporate Banking
- Support & Control functions

### Counterparty Risk

This role is in the counterparty credit risk team. The team comprises of risk managers/analysts who are responsible for analysing, reviewing and approving the credit risk associated with financial institutions counterparties in the UK and Ireland, predominantly European hedge funds, global insurers and agent lenders. The team also covers non-standard financial markets products such as margin loans and structured financing. Opportunities to learn will be varied and dynamic, in a fast-paced and welcoming environment. The position reports to the UK Head of Counterparty Credit Risk.

#### Main Duties and Responsibilities:

- Undertake credit analysis of counterparties including funds, brokers, asset managers, primarily in relation to Agency Lending business. To initiate risk rating of these names based on internal risk rating models.
- Providing recommendations to seniors in team on risk appetite for counterparties.
- Portfolio analysis of counterparty credit risk portfolio.
- Provide credit terms related to legal documentation for hedge funds and Agent lenders and take necessary action if any changes to the documentation is required.
- Monitor Net Asset Value-linked covenant compliance of leveraged fund clients.
- Provide guidance/approval to Financial Market team on requests for one-off trade approvals.
- Work with team on projects and ad-hoc requests as applicable.
- Contribute to development of risk management systems and improvement in data analysis.
- Maintain input and/or data quality of risk management systems.
- Liaise with risk colleagues in other locations, front office, auditors, finance, IT, market data team, operations and other teams to manage this business.

### Key Skills and Requirements

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- A recent graduate or looking to do a university placement year.
- Must have the right to work in the UK for the whole duration of the graduate programme.
- Someone who can work well as part of a team as well as own initiative, good timekeeper and well organised.
- Good communication and interpersonal skills are required both for interaction between team members and customers.
- Good PC skills, including a working knowledge of Word, Excel & Outlook.
- Someone with a professional and confident manner.
- Good verbal and written communication skills.
- Approachable and friendly.
- An organised and details orientated individual.
- A team player who has the ability to develop strong relationships with clients, candidates and colleagues.
- Someone who will also play a big part in the team and represent the department well.
- Proactive.
- Professionalism.  
Ability to execute tasks independently and manage/prioritize workload.
- Willingness to learn.
- Someone with an evident interest in and understanding of financial markets and the global economy.
- A mathematics or economics focused degree
- Coding skills (e.g., Python, VBA).

### Ready to take the next step?

[Click here](#) to find out further information on the graduate programme and how to apply.

Apply now and start your journey with ING. Together, we'll shape the future of banking.

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