

## JOB DESCRIPTION

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**JOB TITLE:**  
(NEW ROLE) Senior Treasurer & ALM analyst (CDI)

**ENTITY:**  
Rakuten Europe Bank S.A. ('REB')

**REPORTING TO:**  
CFO

**DEPARTMENT:**  
Finance

**LOCATION:**  
Luxembourg

**DATE:**  
2025

	Key responsibilities	Back up (position)
1	Daily Treasury activities:	Senior Regulatory reporting analysts, CFO
2	Business analysis for Assets & Liabilities Management ("ALM") project	CFO, CRO, Finance biz analyst
3	Periodical reporting and forecasting activities	CFO, CRO, Senior Finance Controller

### PURPOSE OF ROLE & EMPLOYING ENTITY DESCRIPTION

Rakuten Europe Bank S.A. started operating as a bank in 2016. Prior to that it was known as Rakuten Payment Services S.A. a Payment Institution intermediating payments between the consumers and the merchants on the Rakuten's European e-commerce platforms. Rakuten Europe Bank S.A. is situated in the very heart of the city of Luxembourg and will soon be offering a range of banking products. We have a great team in Luxembourg with people from all over Europe and beyond - 16 countries and growing!

We are currently looking for a new colleague to join our finance team with a treasury background and advanced business/system modelling skills. The ideal candidate will be expected to be a Treasury subject matter expert, collaborating across functions (Risk, IT, Products, Accounting).

Specifically, the Senior Treasurer & ALM analyst will support the Chief Financial Officer (CFO) in day-to-day cash and liquidity management, investment activity analysis, modelling & forecasting, reporting, asset and liability management and REB funding planning in line with best practices.

### RESPONSIBILITIES & DUTIES

- Daily Treasury activities:
  - Instruct various treasury operations (liquidity, FX netting, limits etc.)
  - Support accounting team in relevant treasury bookings.
  - Monitor treasury related limits and minimise risks in accordance with existing policies and procedures.
  - Optimize the liquidity management, ALM, and capital planning strategies in accordance with REB's corporate development plans, and multiple regulatory frameworks including Basel III
- Assets & Liabilities Management ("ALM") project:
  - Contribute to the establishment of the ALM office set-up project by acting as the business analyst for the project.

- Contribute to the different phases of the project: Design specifications, Plan delivery with project manager, Test solution (UAT).
- Gradually own risk modelling of various inflows/outflows based on scenarios. This will include in particular liquidity risk (“LIQR”), Interest rate risk (“IRR”) and foreign exchange risk (“FXR”).
- Lead the development of adequate improvements to enable robust management of static gaps, IRR gaps, repricing gaps, maturity gaps etc.
- Specify the development of ALM reports so as to monitor compliance with diverse internal/external limits (capital ratio, leverage ratio, NSFR, IC/LAAP, RRP etc.) for the various forecast scenarios.
- Own eventually the ALM/IRRBB/TMS solution to be implemented and overall ALM office function.
- Regular reporting and forecasting activities:
  - Own daily liquidity dashboard oversight (automation, improvements etc.)
  - Transition from Risk to progressively own the quarterly Interest rate risk on the Banking book reporting (“IRRBB”) calculations.
  - Report relevant views to the Assets & Liabilities Management and Credit Committee (“ALMCC”).
  - More generally, monitor and report on the results, forecasts, and dynamics of liquidity management, ALM, and capital planning, by designing and creating comprehensive liquidity, ALM, and capital allocation dashboard, to be reported to the REB’s relevant stakeholders (internal committees, Banking product head etc.).
- Other Project, Risk, Finance & Accounting support activities:
  - Write, maintain and enforce the relevant procedures and user guides.
  - Support audit activities related to ALM and Treasury activities.
  - Support CFO, EVP Banking and Management in the Deposit-taking product design and launch in 2025/2026.

## EXPERIENCE, KNOWLEDGE, SKILLS & QUALIFICATIONS REQUIRED FOR THE ROLE

- Degree holder in Finance, Accounting, Treasury or business-related disciplines. Relevant certification desired (CIMA, CFA, CPA, ACCA, CTA, MSc, Applied Maths degrees etc.)
- Minimum several years’ experience in a Treasury function and /or banking industry.
- Knowledge and understanding of risk management in a banking context.
- Knowledge and understanding of CSSF guidelines and global regulatory frameworks in banking industry particularly pertaining to all Treasury/Liquidity topics are a very strong advantage.
- Excellent working knowledge of financial modelling, different asset classes, risk modelling, capital markets, liquidity management and ALM techniques
- Previous experience with solutions such as FIS, Moodys, Oracle, SAS Kamakura or with Market data providers such as Bloomberg, Thomson Reuters or similar are a clear advantage.
- Advanced literacy skills in XL. Comfortable interacting with systems (ALM SW, CBS, Regrep solution, SAP B1). SQL and/or R knowledge is an advantage.
- Excellent interpersonal and communication skills, ability to work in a transversal and multicultural environment
- A strong “*get things done*” spirit with full commitment to deadlines.
- Excellent communication skills, both written and verbal in English. French or Japanese language skills are an advantage.
- Customer-focused with the ability to provide services to internal and external customers in a reliable, attentive and available manner.

## WHAT WE OFFER

- An interesting and challenging fast paced environment
- A chance to shape and build the business and inspiration to make a difference.
- An open and respectful multicultural environment
- A professional, passionate, ambitious, but friendly team
- Multiple formal to hands-on training opportunities.
- The opportunity for professional growth and international assignments
- A friendly environment where teamwork matters and where we enjoy each other's company in and outside work (e.g. Sustainability committee, Fun committee, Happy Friday Drinks, Pizza Lunch, Laser Tag or Bowling evenings, and, and, and...)

## IDEAL CANDIDATE

- Innovative and flexible people full of energy
- Friendly team player with a professional mindset
- Those who can think for themselves and take action
- Willing to work in a dynamic, multicultural and global environment where multilingual skills are a big asset
- Ambitious to grow as an individual within the company
- Passionate about working in a global company which wants to make a difference by empowering society.

## ABOUT RAKUTEN

Rakuten, Inc. is a global leader in internet services that empower individuals, communities, businesses and society. Founded in Tokyo in 1997 as an online marketplace, Rakuten has expanded to offer services in e-commerce, Fintech, digital content and communications to approximately 1.4 billion members around the world. The Rakuten Group has over 20,000 employees, and operations in 30 countries and regions

In Europe, Rakuten has been active for more than a decade and is constantly growing its footprint. The network of business units consists of more than 14 services, available in almost every European country. With Rakuten Europe's head office in Luxembourg and offices in London, Dublin, Paris, Berlin, Barcelona and other major European cities, Rakuten is more than just a company, it's a vision of a true Ecosystem.

Our mission is to empower people and society through innovation and entrepreneurship.

Our goal is to be Global Innovation Company. This is where you come in: Rakuten is built on a philosophy of empowerment where everyone has the chance to make an impact. We believe in taking on new challenges and driving innovation. Together, we get ahead through success and learn from failure. In the end, truly empowered people produce amazing results. No matter your area of interest, we need your spirit, energy and drive to push us further and help unlock our potential.

If you are interested in becoming part of an organization that aims to empower society and become the World's best, join the company where YOU shape the future. Come and work with us!

*Important information : As part of your role, you will come into contact with certain types of data, which may include Personal Data (as defined by the Law of 2nd August 2002 on the protection of persons with regard to the processing of personal data (as amended) and the General Data Protection Regulation of 27 April 2016 "Relevant Data Protection Law"). If you do handle Personal Data, you must ensure that you comply at all times with the legal obligations incumbent on you in accordance with the Relevant Data Protection Law. Rakuten will ensure that you are provided with sufficient training and knowledge to allow you to identify your responsibilities to allow you to comply with this requirement.*