Mitsubishi UFJ Financial Group, Inc. (MUFG) is one of the world's leading financial groups. Headquartered in Tokyo and with over 360 years of history, MUFG has a global network with around 3,000 locations in more than 50 markets.

The Group has over 180,000 employees and offers services including commercial banking, trust banking, securities, credit cards, consumer finance, asset management, and leasing. The Group aims to "be the world's most trusted financial group" through close collaboration among our operating companies and flexibly respond to all of the financial needs of our customers, serving society, and fostering shared and sustainable growth for a better world. MUFG's shares trade on the Tokyo, Nagoya, and New York stock exchanges. For more information, visit https://www.mufg.jp/english

Credit Analyst, Credit Department

MUFG Bank, Ltd

** All recruitment of this bank is a position for fixed term contract but you can work permanently after 2 years of service.*

Job Responsibilities:

- Strengthening of credit management framework so as to maintain sound credit portfolio
- Efficient work process/improvement of productivity
- Modification and enhancement of credit department organization structure and function to overcome unforeseeable economic situation
- Responsible for contributing to a healthy balance sheet for the Branches in the region by assessing the credit worthiness of applications
- Work in partnership with Relationship Managers to gather information from customers including but not limited to financial statements and company accounts
- Quick and precise communication with Credit Division to obtain credit approvals in timely manner
- Work in partnership with Risk Control department to maintain stable risk management of customers
- Work in partnership with AIBD for covenants monitoring of SPC customers
- Collect information from various sources including but not limited to customer's financial statements, company accounts, borrow ratings and sector data to support in assessing the deal
- Assess customer and industry risk as well as asset evaluation and cash flow to ensure the feasibility of the project through detailed modelling
- Support in managing the risk profile for the department
- Ensure compliance with relevant regulations and limits
- Maintain good working knowledge of industry trends, products and regulations.
- Adhere to all company policies/guidelines
- Prepare credit applications (new/renewal/change) and Borrower Rating applications in a timely manner with decent quality and accuracy: Of total number of accounts that are subject to renew, renewal application on at least 80% should be prepared within 4 weeks of maturity except for those requires cooperation/consent from the primary offices/client prior to submit application
- Perform periodic credit monitoring of corporate customers and monitor current issues on economy and main industries.
- Participate in accomplishment of continuous improvement objectives for the department
- Support the operational efficiency of the department by identifying problem areas and developing resolutions to address them

Job Requirements:

- Bachelor's degree or above
- 0+ years of experience in credit related tasks at front/back office
- Basic understanding on financial analysis and accounting knowledge
- Excellent communication skills in Japanese (both writing and speaking)
- Competent in credit underwriting and financial analysis

How to Apply - Please apply via the below link (LinkedIn)

https://www.linkedin.com/jobs/view/3628154040

MUFG Bank, Ltd
Seoul Branch