Credit Analyst
Leasing & Asset Finance (Los Angeles)

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JOB DESCRIPTION

MUFG Union Bank's Leasing & Asset Finance group works with its clients to structure and arrange financing for physical assets in a variety of industries. The group has specialized teams that are market leaders in wind and solar renewable energy investments and transportation markets.

This position is based in downtown Los Angeles and is an entry level position targeted at recent college undergraduate students. Credit Analysts have the opportunity to work with and learn from a group of experienced professionals and support Leasing & Asset Finance's clients and growing portfolio.

Credit Analysts within Leasing & Asset Finance are responsible for performing financial analysis for lease, loan, and equity investment transactions. Responsibilities include:

- Assisting with credit underwriting of transactions
- Spreadsheeting and analyzing financial statements
- Creating and analyzing complex transaction financial models in Excel
- Conducting industry research in a variety of industries
- Assisting in preparation of internal transaction approval documents
- Assisting with legal documentation matters as instructed
- Providing general support of portfolio management and new business origination teams

Credit Analysts who are successful with their assignments may also have the opportunity to be sponsored into the bank's Credit Training Program. The training program demonstrates the investment the bank is willing to make in qualified candidates, and is a significant benefit to the career development of participating analysts.

QUALIFICATIONS

- Bachelor's Degree (preferred degrees include Math, Engineering, Statistics, Finance, Economics)
- Exceptional demonstrated analytical skills with attention to detail
- Excellent writing and verbal communication/presentation skills
- Accounting knowledge a plus (but is not required)
- Strong interpersonal skills, flexibility, and ability to work well in teams
- Organized, self-motivated, and a good time manager
- Strong IT skills including proficiency with Excel and Power point
- Able to furnish proof of citizenship, permanent residency or authorization to work in the U.S.

HOW TO APPLY

Ready to take the next step and begin the application process? Visit our career site at www.mufg-americas.com/careers, click on "Search for MUFG Opportunities" and search keywords Credit Analyst.

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Credit Analyst
Project Finance
(Los Angeles)

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JOB DESCRIPTION
The Credit Analyst position is an entry level position designed to help develop the skills and experience necessary for a successful career in the Investment Banking Division of MUFG Union Bank, N.A., a subsidiary of the Mitsubishi-UFJ Financing Group ("MUFG"). This position will support MUFG's Project Finance originations team and will be based in Los Angeles.

Project Finance provides customized debt solutions to our clients, including construction financing, acquisition financing, senior and subordinate bank loans, public and private bonds, leveraged loans, bridge loans, derivatives, and financial advisory services. MUFG is consistently ranked No. 1 of the project finance league tables in the Americas and globally, and was recognized as the Global Project Finance Bank of the Year in 2013. Our clients include leading public companies, private equity firms, and developers active in the power generation, oil & gas, petrochemical, and infrastructure industries.

The Americas Project Finance team is located in New York and Los Angeles, and is part of a global Project Finance organization with offices in Tokyo, Singapore, Sydney and London. MUFG is one of the largest financial institutions in the world, and is the parent of the Bank of Tokyo-Mitsubishi, a top-ranked global bank and the largest bank in Japan.

The Credit Analyst within this group will support the Americas Project Finance origination team, and will be expected to assist a team of senior bankers in pitching and executing project finance transactions. Major responsibilities include, but are not limited to:

- Financial modeling
- Credit analysis and due diligence
- Preparation of external pitch books
- Preparation of internal deal memos, credit approval requests, and annual credit reviews
- Tracking industry and market trends
- Coordinating with internal and external deal participants to close transactions

The Credit Analyst will have the opportunity to apply for MUFG's Corporate and Investment Banking training course, an intensive 18-month program that selected analysts complete in parallel with their day-to-day responsibilities. The training program demonstrates the investment MUFG is willing to make in qualified candidates, and is a significant benefit to the career development of participating analysts.

QUALIFICATIONS
- A Bachelor's Degree (preferably in a business related major including: Accounting, Economics or Finance)
- Exceptional interpersonal, analytical and writing skills
- Excellent organization, time management, and attention-to-detail abilities
- Computer literacy, including knowledge of MS Word and Excel
- Able to furnish proof of citizenship, permanent residency or authorization to work in the U.S.

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Credit Associate
Commercial Banking (Irvine)

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Job Description:
The Credit Associate position is entry-level and designed to help develop the skills and experience necessary for a successful career in Commercial Banking at MUFG. Credit Associates work in the Commercial Credit Center (CCC) based in Irvine, CA. The CCC is a high-volume loan underwriting and loan management group that emphasizes individual initiative, teamwork, and progressive levels of responsibility.

Satisfactory job performance and successful completion of required classes as a Credit Associate determine eligibility for the Bank's Credit Training Program (CTP). On average, Credit Associates work in the Irvine CCC for approximately 18-24 months before interviewing for Credit Analyst positions throughout the Bank that partner with the CTP. For six months, analysts work full-time in their sponsoring groups, but spend several days each month in classes and seminars in Los Angeles where the CTP is based.

Responsibilities include:
- Analyze business/individual financial statements across diverse wholesale client portfolios, supporting Credit Executives who manage the Borrower's credit risk
- Spreadsheet financial statements, which interpret financial condition and operating performance trends over time to the Bank's credit and underwriting policies
- Monitor financial covenants for compliance with Borrower credit agreements
- Perform collateral eligibility for credits with borrowing base credit structures
- Prepare written summaries for Credit Executives with observations about operating performance or other trends that could impact the Bank's

Qualifications:
- Recently acquired Bachelor's Degree (preferably in a business-related major including Finance, Economics, Accounting and Marketing but all majors considered)
- Exceptional interpersonal, analytical and teamwork abilities
- Written and verbal communication skills are a must
- Excellent organization, time management, and attention-to-detail abilities
- Computer literacy required, including knowledge of MS Word and Excel
- Able to furnish proof of citizenship, permanent residency, or authorization to work in the U.S.

HOW TO APPLY
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Financial Analyst
Controllers Rotational Program
(San Francisco)

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Job Summary
Consider this excellent opportunity to launch your career in Accounting and Finance. Participate in the Controllers Rotational Program - a two-year, entry-level program consisting of six month rotations in four of the following areas: Financial Reporting, Controls Advisory and Assurance (SOX), Corporate Accounting, Accounting Policy and Business Unit Controllers. You will actively participate in the development and preparation of analytical reports and financial statements.

CPA Preparation
- CPA review course reimbursement is provided upon successful completion of CPA exam and completion of 2 year rotation program
- CPA test and license fee reimbursement is provided upon successful completion of CPA exam and completion of 2 year rotation program
- Support of General Accounting Experience Requirement (non-attest) to obtain CPA license

This position is available to those completing a bachelor's degree with a focus on finance, accounting, or economics. This position will be located in downtown San Francisco, CA. Start dates will be Spring-Early Summer, 2015.

Major Responsibilities
- Collect financial data from various sources; verify accuracy; and perform calculations to prepare for analysis.
- Update and maintain financial system or database.
- Input data and run complex reports and/or programs to produce financial information.
- Review and verify output.
- Collect, validate, and input financial data to run analytical models.
- Test results for consistency and validity.
- Analyze the results; summarize findings.
- Assist in the development of new modeling applications.
- Prepare routine and non-routine analytical reports and financial statements.
- Assist in the development of new reports.
- Perform routine and non-routine analyses, such as variance, trend, or regression analysis

Qualifications
- Bachelor's degree (preferably in a business related major including Finance, Accounting or Economics)
- 1 to 2 years of technical experience as a Financial Analyst or equivalent, or comparable experience.
- Requires the ability to design or develop spreadsheets, databases or custom reports.
- Strong analytic and communication skills, with financial acumen, and attention to detail.

HOW TO APPLY
Ready to take the next step and begin the application process? Visit our career site at www.mufg-americas.com/careers, click on "Search for MUFG Opportunities" and search for job number 10001659-WD or keywords Financial Analyst - Controllers Rotational Program.

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Student Intern Program

Summer 2015

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Student Intern Program Overview

The Student Intern Program at MUFG Union Bank has a reputation for providing college students with the opportunity to participate in meaningful projects that contribute to the overall business unit objectives. In addition, interns have the opportunity to participate in activities that encourage networking with peers, managers, and bank employees. Additional internship details:

- Full-time during the summer and paid on an hourly basis.
- All internships last 12 weeks, but can extend beyond that time depending on the project requirements, intern's availability, and business needs.
- Locations are based on the project needs within a specific department, but are primarily in Los Angeles, San Francisco, San Diego and Orange County.
- Departments typically offering intern opportunities include but are not limited to: Audit, Marketing, Finance, Investment Banking, Retail Banking, Risk Operating Office and Wealth Markets.

Position Qualifications

Although each intern position will have specific requirements determined by the needs of the intern project, students must meet the following minimum requirements:

- Enrolled at a 4-year college or university through the duration of the internship
- Undergraduate in Junior or Senior standing or first year graduate at the time the internship is scheduled to begin
- A GPA of 3.0 or better
- Able to furnish proof of citizenship, permanent residency or authorization to work in the U.S.

How to Apply

Student Intern positions will post on MUFG Union Bank's career site starting mid-January through mid-February. Apply online at www.mufg-americas.com/careers. Search keywords "student intern". All applicants must apply online in order to be considered for a position (email submission is not a valid application). We encourage you to visit this site periodically, or set up a saved search. You may apply to multiple internships and may be selected to interview for more than one group.

Hiring Timeline

The Student Intern application, interview and hiring timeline is as follows:

- Applications will be accepted through Mid-March 2015
- Interviews and candidate selection will be conducted March through April 2015
- Final intern selection and offers will conclude in April 2015
- All candidates will receive notification of final application status by April 30, 2015
- The duration of the internship is May 18 to August 7 for semester students and June 15 to September 4 for quarter students.

To learn more about College Recruiting at MUFG Union Bank, please visit www.careers.mufg-americas.com/college-recruiting.

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