

Intern/Full time position – MUFG Americas, Credit Risk Analytics

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Position Description

This credit risk analyst internship position is with Credit Risk Analytics based in the San Francisco office with the possibility of converting into a full-time position. Having an excellent opportunity to gain exposure to Credit Risk Management, this position is responsible for working on various projects to improve risk management of bank retail portfolios, including topics such as Probability of Default (PD) and Loss Given Default (LGD), Exposure at Default (EAD) scorecard improvement, data manipulation and reporting. The retail portfolios covers mortgage, home equity, small business, consumer loans, CMO, cash reserve and other retail products. The position will assist in several responsibilities, including but not limited to:

- Development, management and execution of retail PD, LGD and EAD models which requires in-depth modeling skills that involves calculation of key risk parameters, employing statistical methodology as well as back-testing and validation.
- Assess, review, and validate existing regulatory capital calculation models, risk measurement models, and compliance and risk management process to help identify, measure and better manage the banks risk.

Qualifications

- A graduate degree in a quantitative field (Statistics, Economics or Mathematics)
- Ability to program in statistical/mathematical programs such as SAS, R, Matlab etc.
- Excellent computer skills specifically with Microsoft Office (Excel, Word, and PowerPoint)
- Excellent organization and time management skills with attention to detail
- Strong verbal/written communication skills
- Ability to work equally well on self-managed or team-oriented projects

The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed as an exhaustive list of all responsibilities, duties and skills required of personnel so classified.

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