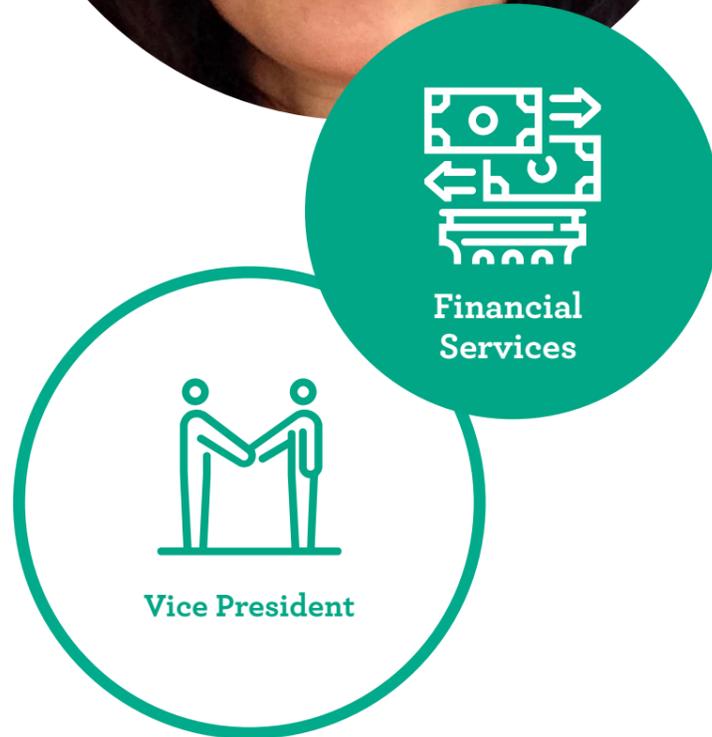


ELBA A Day in the life of...



Yoriko Noguchi
Director, Commodity & Structured Trade Finance, MUFG



MY ALARM GOES OFF...

My alarm goes off between 5:30 – 6:00am. As I am a morning person, sometimes I wake up before the alarm goes off. I have breakfast while watching BBC Breakfast, do a 10-minute exercise or 30-minute run and get ready to go to the office while watching Japanese online TV news. I usually dress up in business attire suitable to see clients in scheduled or unscheduled client meetings. I take the underground to get to the office, which takes 30 minutes door to door.

I'M RESPONSIBLE FOR...

I am responsible for originating and structuring a loan facility provided to commodity producers who produce and export crude oil and oil products, metals, and agricultural products. They are mainly based in the emerging markets. The regions I cover are mainly Africa and Middle East. I regularly talk to commodity traders and commodity producers in order to find financing opportunities. I also travel to the countries

in Africa and Middle East to meet commodity producers and find out more about the country.

I GOT MY JOB...

After graduating with a MBA from a graduate school in the USA, I started working in MUFG as a customer dealer and then as a credit analyst and assistant relationship manager in the Japanese corporate banking division in London. After this position, I was a full-time mum while we lived in USA, Venezuela and Germany due to my husband's job. When we returned to the UK 10 years ago, I joined Commodity & Structured Trade Finance team. Within the team I also covered business with

commodity traders before joining the Structured Trade Finance team.

AT SCHOOL I STUDIED...

As I grew up in Japan, the education system I followed was different. After graduating a high school, I entered a medical college to study medicine to become a doctor (as both of my parents are doctors),

but I quit after a few years. I moved to USA where I studied Journalism in undergraduate study and business in a graduate school. A graduate study in business obviously relates to the banking and other businesses of clients in general. Having lived in different countries and exposed to various cultures also helps the current job which requires a broad understanding of the global economy and communication skills to manage relationships with clients based in emerging markets.

MY TYPICAL DAY...

I start around 8:30 – 9:00am. My work involves talking to clients, having meetings with team members or other departments to discuss transactions and potential financing opportunities. I travel regularly to have meetings with clients who are based in Europe, Africa, and Middle East. Typically, I have lunch brought from home if I am in the office. My work day ends around 7:00pm, but it varies

depending on whether I am working on some transactions towards their deadline.

THE KEY SKILLS I USE IN MY JOB...

Analytical skills, financial market knowledge and the ability to manage complex negotiations with clients and our management. All of them were mainly developed through work except fundamental financial / business knowledge gained in graduate school.

THE BEST PART OF MY JOB IS...

Talking and negotiating with clients and finding a way to provide financing that they require. Also, travelling to see the clients based in the emerging markets. As commodity exports are important to the countries, there are opportunities to meet high level government officials on the business trips. I do enjoy learning about other countries and the world as the commodity market is very dynamic and global.

THE WORST PART OF MY JOB IS...

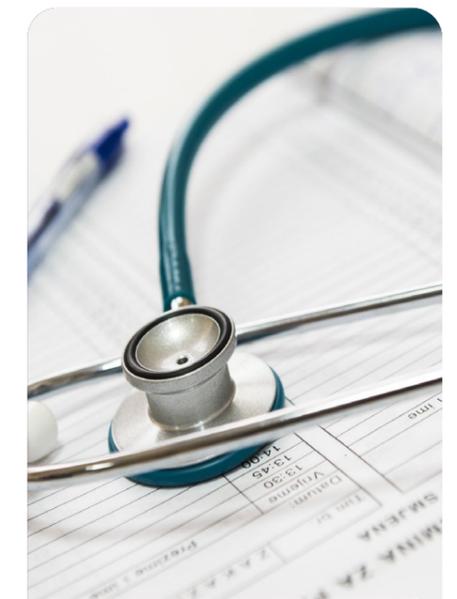
A lot of effort is required to successfully see a deal through to completion, and quite often the efforts end up without results. How do I manage this? By keeping on trying and remembering about the successes. The occasional successes bring a lot of satisfaction. Company politics also need to be managed by ensuring I talk to everyone who needs to be involved.

MY ROLE MODEL GROWING UP WAS...

My mother. She is a doctor which is quite unusual for her age in Japan. At the time when she became a doctor, it was rare for a woman to become a doctor.

AFTER WORK...

I go back home by taking the underground. Dinner may be Japanese, Spanish, British, Thai, German, or anything else. I do not do much at night except reading before going to bed as I am not a night person. I go to bed by 10pm.



MY PLAN B...

I could have continued with the medical college and become a doctor although at that time I did not want to continue!

