

A Day in the life of...



Financial Services



Credit Analyst

Catherine Shields Credit Analyst in Japanese Corporate Banking Division, MUFG

MY ALARM GOES OFF...

I wake up at 6:30am to shower, put my makeup on and dress in typical office wear to prepare for my one hour train commute to Liverpool Street. I skip breakfast at home as I prefer eating from the canteen at work.

I'M RESPONSIBLE FOR...

I am a credit analyst who works together with account managers for each of our clients to support credit related business.

I work in the Japanese Corporate Banking Division which is in charge of the business development of customers located in the UK, Ireland and other countries in EMEA (Europe, the Middle East and Africa), whose ultimate parent company or owner is a Japanese corporate. My duties include:

- Inputting financial information from the client's financial statements
- Performing borrower ratings (giving companies a credit rating) and submitting credit applications to apply for credit products like loans
- Meetings with clients which

includes travel around the UK and potentially abroad. I went to Japan once!

• Having regular contact with our branches around the world, mainly in Japan (in English luckily for me!)

I GOT MY JOB...

In Year 12, I did a summer internship as a Finance and Marketing assistant through a charity called "Career Ready". The internship was at a management consultancy firm in London which made me realise the world of work was for me. I had a place to study Business Management at Kings College, but I had also applied for an A-Level Entry Scheme with the Bank of England. I was so keen to go to work, I decided to join the Bank of England scheme instead, where I worked for two years learning about "back-office operations" (payments work). I started uploading my CV to recruitment websites as I was looking for a new challenge. A recruitment consultant approached me about another Operations role at MUFG and I

was successful. Two years into that job, I knew my real passion was in analytical work, which involves writing reports and having more contact with clients, not just inputting data into systems. This role came up as an internal vacancy and I have been here for four years now!

AT SCHOOL I STUDIED...

At GCSE I studied Double Applied Business, French, Italian, English Language & Literature, Additional Science, Religious Education, History, Maths. I chose Business because I have always had a keen interest and knew I wanted to work in an office. This gave me the foundation of knowledge to help me in my career.

At A Level I took the Institute of Financial Services Diploma in Finance, Economics, History, Psychology & General Studies. My school was business focused, so they offered a qualification from

"IFS" which was equivalent to A Level which was really enjoyable. I hated Economics at first as I found it difficult, however it eventually became my favourite subject and I got an A*. This is a great course as it is relevant if you go into banking or a business related course at university.

MY TYPICAL DAY...

In the office I log in just before 9. I will have e-mails to work through which have been sent from the evening before or from Japan (as they are many hours ahead of us due to the time difference). We have a schedule throughout the year which shows what reports are due each month. I work towards those deadlines every day. I try to maintain work-life balance so log off around 5:30pm unless there is something very urgent.

In the office I love a Tesco meal deal or a proper sit-down lunch in the nearby restaurants for lunch, but when working from home I rustle up something quick like an omelette or pasta.

THE KEY SKILLS I USE IN MY JOB...

- Time management. I have multiple reports and requests that are due at certain times of the month. However we have a one-month rule which means I need to aim to submit my reports a month before the deadline. Through this I have learned to prioritise and balance, as well as manage people's expectations, including the clients'.
- Communication. We have to deal

with not only account managers, but external customers, other teams in the bank and overseas offices every day. We need to be effective in the way we share and present information, and also be professional when dealing with stressed customers.

THE BEST PART OF MY JOB IS...

I love learning about companies and researching them. We cover a large range of clients from pharmaceuticals, luxury fashion, automotive/car manufacturers and food product companies to even more specific clients who produce car parts or materials used in medical diagnostics. Some of the items our companies create are things I use myself or have purchased without realising until I covered them at work. I love reading market and industry reports and writing up the Company Profile or non-financial analysis (industry overview). I also like speaking with the client and forming a professional relationship.

THE WORST PART OF MY JOB IS...

Sometimes I get requests left right and centre – all of which are important and time specific which can create pressure. To deal with this you have to learn to prioritise and also work efficiently. Also, there are points during the year where things are quieter so you have time to relax a bit more. Some of my e-mails are with Japan and I occasionally have to send e-mails in Japanese which can be time consuming as I have to have a colleague translate them.

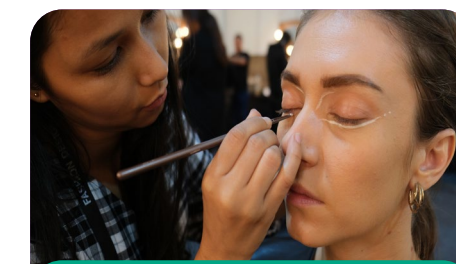
MY ROLE MODEL GROWING UP WAS...

My mum. She has worked as a midwife all my life and seeing her take on knackerings 12 hour shifts every day, with no breaks, running around, and still waking up

and taking care of my sister and I growing up was really inspiring. My mum never complains and didn't even take a sick day off in almost 25 years. Sometimes when I get stressed at work, I'm always grateful that I can take my breaks and also I get to sit down for most of the day.

AFTER WORK...

When I am in the office I take the train and bus home. When working from home there is conveniently no commute, so I simply turn off my laptop and I'm already in my house! Recently I have tried to get into an exercise routine using Youtube 4 days a week after work. I love watching Netflix; documentaries, crime shows and Spanish dramas. I usually take time out to catch up on social media, Whatsapp friends etc. Dinner can vary, I love pasta and rice and if I could eat it every day I would! I try to be in bed by 11pm.



MY PLAN B...

I always knew I wanted to work in an office growing up, I just did not know in what role at the time! Before my office dream, I was interested in creative industries like interior or fashion designer or make-up artist. I think I would have always ended up in an office capacity but perhaps not Banking; maybe an advertising or Public Relations firm as I love dealing with clients and I'm quite interested in Marketing and Communications.

