

PHAN Minh Ngoc

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CARRER SUMMARY

- Extensive professional experience specializing in credit and industry analysis to facilitate bank lending decisions, credit protection and business promotion in APAC.
- Excellent quantitative and qualitative research skills evidenced by a Ph.D. degree in international economics and a strong publication record in reputable international journals and conferences.

WORK EXPERIENCE

MUFG Bank (Singapore), Internal Audit Office for Asia – Credit Examination Department,

Vice President, 2019 –2020

- Performed on-site credit review of all credit risk related exposures in MUFG and related entities/subsidiaries in APAC by undertaking reviews of credits and effectiveness of credit management.
- Performed off-site credit examinations (reviews of credit files for appropriateness of borrower rating and its processes).
- Monitored APAC countries: Economic conditions, business policies and credit portfolio of the branches, major credit customers.

Sumitomo Mitsui Banking Corporation (Singapore), Corporate Research Department,

Vice President, 2007 – 2018

- Analyzed, monitored and managed credit and industry risks/trends.
- Assigned credit ratings for prospective/existing corporate borrowers in APAC.
- Conducted in-depth credit research and analysis on borrowers and wrote high quality Credit Memos.
- Originated and promoted businesses for APAC Branches and Business Units.
- Prepared and presented monitoring and evaluating reports for corporates and industries to all levels of management as well as clients.
- Extracted and analyzed information on individuals, corporates, industries and semi-macroeconomic environment in APAC by various methods to facilitate management's important decisions.
- Conducted industry research on banking and finance, shipping, shipbuilding, infrastructure, aviation, metals and mining, etc.
- Improved local and regional staff's credit and industry analysis skills through conducting training sessions.
- Led ad-hoc and regular credit reviews of large corporate borrowers with updated information on their financial and business conditions.
- Conducted client due diligence visits and interviews with potential/existing borrowers'

management teams in APAC.

Kyushu University (Japan), 2004 – 2007

Lecturer and Researcher

- Taught and conducted research on International Economics.

State Bank of Vietnam (central bank), 1994 – 1997

Senior Officer

- Invested and monitored the Bank's foreign reserves in international financial institutions.

EDUCATION

- Ph.D. – International Economics, Kyushu University (Japan, 2005).
- Master of Arts – Banking and Finance, Nagasaki University (Japan, 2001).
- Bachelor of Arts – Labor Economics, National Economics University (Vietnam, 1991).

LANGUAGE PROFICIENCY

- Vietnamese – Mother tongue.
- English – Fluent.
- Japanese – Intermediate.

I.T. PROFICIENCY

- MS Office Suite.
- Programming using SPSS, TSP, Eviews, and Stata.
- External databases including Bloomberg, CEIC, AME, S&P Capital IQ, and Reuters.

AWARDS

- Full scholarship from Japan's Ministry of Education, Culture, Sports, Science and Technology (Monbukagakusho) for studies in Nagasaki University and Kyushu University.

PUBLICATION

- Hundreds of articles published in reputable international academic journals and newspapers (details will be provided upon request).