

# Jonghwa Baek

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## SUMMARY

Finance professional with 3+ years of experiences in credit analysis and compliance at top global banks, including Credit Agricole. Currently pursuing M.S. in Finance at Georgia State University. 2021 Level III Candidate in the CFA Program.

## EDUCATION

### **J. Mack Robinson College of Business, Georgia State University**

Atlanta, GA, United States

#### **Master of Science in Finance**

August 2020 – Present

- Coursework: Valuations, Investment Banking, Corporate Finance, Blockchain, and Financial Data Analytics
- Graduate Research Assistantship with research focus on corporate governance areas and alumni network development

### **University of Gloucestershire**

Cheltenham, United Kingdom

#### **Bachelor of Arts in Business Management and Strategy (GPA: 3.83 / 4.00)**

April 2011 – September 2013

- Coursework: Corporate Financial Management, Managing Change with a focus on financial studies
- Studied at TMC Academy in Singapore, in partnership with university

## WORK EXPERIENCE

### **Credit Agricole Corporate and Investment Bank**

Singapore

#### **KYC Analyst, Global Referential Management**

April 2019 – April 2020

- Analyzed AML/CFT risks associated with clients by identifying ownership structure up to beneficial owners based on global and local regulatory requirements, leading to sustainable business relationships
- Led internal negotiations from conflicts caused by different Personal Data treatments between Hong Kong and Korea, reducing potential legal and compliance risks
- Developed cooperative relationship with front offices to draw risk mitigating strategies for PEP, Sanctions, and Adverse Information, minimizing counterparty KYC risks
- Cultivated growing portfolio including major Korean corporates such as Hyundai and SK, renowned financial institutions such as HSBC and Barclays, and funds managed by prominent Asset Management firms such as Blackrock and PIMCO

### **KEB Hana Bank, Singapore Branch**

Singapore

#### **Corporate Credit Analyst, Credit Department**

June 2017 – March 2019

- Consolidated project-based loan assessment reports based on macroeconomic insights derived from industry prospective including details on client's business lifecycle and profitability trends
- Analyzed Hyundai Corporation's business prospectus with primary focus on cash flow projection and feasibility assessment to identify new financing opportunities, growing a portfolio size by US\$15 Million
- Collaborated with APAC corporate clients by providing consultation on offshore financing leading to both decreased concentration risk via portfolio diversification and increased portfolio size by 10%
- Negotiated Risk Participation Agreement clauses on margin and collaterals for ICBC bonds amounting to a US\$10 Million, resulting in 0.5% higher margin than original clauses
- Constructed a partnership with Citibank, NY on advising U.S. beneficiaries of guarantees issued, drawing US\$13 Million U.S. bound deals while achieving a target upfront fee of 0.8%, a 0.3% higher than market norm
- Structured diversified corporate loan portfolios for APAC corporate clients, ranging from top Korean conglomerates such as Samsung, Hyundai and LG to notable leasing companies such as Ping An and Minsheng

## LEADERSHIP AND ACTIVITIES

### **Republic of Korea Air Force, 10<sup>th</sup> Fighter Wing**

Suwon, South Korea

#### **First Lieutenant, Chief of Administrative and Finance Office**

March 2014 – May 2017

- Aided group commander with supervising key administrative and finance operations including annual budget management, and compensation system designing

## SKILLS

- CFA® Program participant, Completed Level I in 2017 and Level II in 2021, CFA Institute
- Python | Advanced in Microsoft Word, Excel, and PowerPoint
- Bloomberg Market Concepts completed in August 2020
- Fluent in English and Korean, and basic level in Chinese (Mandarin)