



Job Description

Job Title: Credit, Monitoring & Control Analyst

Department: Risk

Reports to: Head of Credit, Monitoring & Control

Direct Reports: No

Certified Person: No

Budget Responsibility: No

Purpose of role:

This role is within the Credit Monitoring & Control team of the Risk department. Credit Monitoring & Control team is responsible for undertaking risk surveillance and monitoring of the credit portfolio and managing the Early Warning Risk framework.

The purpose of the role is to support the credit monitoring and control function. The role requires strong credit knowledge and ability to conduct financial analysis. You will be responsible for monitoring various aspects of credit approval as well as implementing and ensuring various controls during this process.

You will be responsible for the maintenance of financial covenants and early warning alerts and propose suitable actions to various committees. You will contribute to the development and improvement of existing systems and processes. You will liaise with and provide support to Business Development and other stakeholders to ensure the Bank's risk appetite and credit policies and procedures are always adhered to. You will undertake any other duties as may be requested by the Head of Credit Monitoring & Control from time to time.

Success in the role requires knowledge of the Bank's suite of products and the ability to develop and maintain strong and effective working relationships with colleagues from across the business as well as maintaining a collaborative working environment between the credit function and business units.

Primary Responsibilities of Role:

Early Warning Process:

1. Manage the Early Warning Risk process and Forum, identify and report the early warning indicators for various customers in the portfolio and suggest appropriate remedial action.
2. Act as a Secretary and prepare the minutes for the Early Warning Risk forum meetings.
3. Propose the early warning signals for different credit profiles, at the credit application stage.
4. Conduct specific assessments related to early warning indicators and financial covenants and recommend appropriate action including staging of the customers to the watch list category.
5. Maintenance of the data base related to covenant monitoring and trigger monitoring requirements for various customers in the portfolio and provide reports to the Management Committee.
6. Keep up to date on the market information and immediately highlight any concerns affecting the portfolio.



Monitoring Process:

1. Close monitoring of the credit risk portfolio to ensure that all credit approved terms and conditions are adhered to, in order to maintain a very high-quality risk asset portfolio for the bank.
2. Monitor the risk of client portfolios to ensure they stay within agreed parameters of the Credit Policy and the Risk Appetite Statement.
3. Monitor the overdues of the customers regularly and follow up with the respective Business teams to ensure recovery.
4. Perform periodic review of the transaction dynamics as an internal control measure for various transaction management facilities.
5. Perform periodic review of the collateral managers and the valuers used for valuing the collateral.
6. Perform the reviews of the drawdown checklist before setting up of facilities.

Control Process:

1. Act as a maker or a checker in respect of setting up of limits or limit amendments on the Bank's Flexcube operating system.
2. Perform required controls in relation to release of securities.
3. Ensure that limit excesses and waiver approvals are returned to order.

Compliance and Audit Readiness

Contribute to the Risk Department's compliance and audit readiness by making sure that:

- All customer and internal correspondence are of the highest quality
- All files (including soft copy customer files), paperwork and systems are maintained in line with the Bank's requirements, formats and standards
- You enforce and maintain a clear desk policy and familiarise yourself with GDPR regulation
- You achieve and maintain a comprehensive product and portfolio knowledge
- Credit and other relevant policies and procedures are always complied with
- You diligently handle and timely respond to regulatory and audit requests/queries

Projects and Initiatives

- Actively participate in credit projects and initiatives as appropriate (including attendance at calls and meetings as and when required)
- Assume ownership for the implementation of additional responsibilities outlined in the Credit Strategy and Workplan.

Individual Conduct Rules:

- **Rule 1:** You must act with integrity.
- **Rule 2:** You must act with due skill, care and diligence.
- **Rule 3:** You must be open and cooperative with the UK Financial Conducts Authority, the PRA and other regulators.
- **Rule 4:** You must pay due regard to the interests of customers and treat them fairly.
- **Rule 5:** You must observe proper standards of market conduct.

Competence Requirements:



Professional/Academic Qualifications:

- Bachelor's degree, preferably in Economics, Finance, Accounting or Business or a similar field with quantitative coursework or proven professional experience utilising quantitative analysis
- Professional qualifications would be desirable

Experience/Knowledge

- Minimum University degree.
- A minimum of 2 years credit risk experience gained within a banking environment.
- A proven ability in Credit Risk identification and control.
- Experience in with transaction structuring would be preferable.
- Good organisational skills with ability to meet deadlines.
- Exposure to frontier and emerging markets, preferably Africa, would be an added advantage but not essential. However, a strong interest for these markets must be evident.
- Due to the breadth of the role, this would appeal to candidates who are interested in job enrichment opportunities and must be able to sufficiently demonstrate this.

Technical skills:

- Excellent Excel, Word, PowerPoint, Outlook skills
- Experience with using industry standard statistics and data presentation packages.

Interpersonal skills:

- An ability to 'think outside the box' and look for creative solutions
- Demonstrated ability to work effectively in a team-oriented environment
- Strong presentation skills and an ability to report to and manage senior stakeholder's
- Excellent communication skills; proven experience in communicating to senior leadership
- Strong attention to detail, quality and accuracy
- Proven record of collaborating with colleagues across geographic and functional boundaries
- Strong drive for continuous improvement
- Must be able to demonstrate interest in financial modeling

Languages:

- Fluency written and spoken English
- Fluency in French would be highly advantageous

FBN Behavioural Competencies:

Competency	Level
• Professionalism	2
• Client Focus	2
• Decision Making & Accountability	2
• Working with others	2
• Change Orientation	2
• Risk Awareness	3