

Job Description

Job Title:	Business Analyst
Department:	Institutional Banking & Distribution, Business Development
Certified Role:	No
Reports to:	Head, Institutional Banking / Deputy Head, Institutional Banking
Budget Responsibility:	No

Purpose of role:

To support the Head and Deputy Head of Institutional Banking & Distribution in driving IB business strategy in Sub Saharan Africa with a view to managing existing African FI relationships and enhancing the profitability of the unit in accordance with the Bank's Risk Appetite, IBFI budget projections, targets markets and FBN global strategy.

Primary Responsibilities of Role:

- Supporting Relationship Managers to drive origination of business by marketing new relationships with potential to improve the revenue for the Unit, on-boarding and retaining income-generating clients.
- Preparation and timely delivery of Credit applications for review by the Credit Risk team for new and existing relationships.
- Preparation of Departmental Reports and Presentations as is deemed necessary by the Head of the Unit.
- Handling of On-boarding Compliance Requirement for prospects and KYB Compliance Requirements for subsisting clients.
- Monitoring due dates of Annual Reviews of Credit Limits for IBU Clients and taking actions to obtain full Board approval for renewals of the Limits prior to the expiration date of the Annual Reviews.
- Preparation of approved Limit Extension requests for Credit Risk's consideration where necessary, ensuring System limits are adjusted once approval is obtained from Credit Risk.
- Daily monitoring of Overdue and Overdrawn positions and ensuring Clients regularise their positions.
- Handle Customers' Queries efficiently.
- Support the Relationship Managers on prospecting, due diligence, monitoring and portfolio management.

Conduct Requirements:

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 FCA, 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:

Essential: An Economics, Accounting Finance orientated degree at least at Bachelor level

Desirable: Minimum 2:1.

Experience/Knowledge

Essential: A recent graduate or graduate with up to 3 years of working experience within Financial Institution, credit analysis, and research skills, excellent analytical skills, UK Regulatory knowledge and good understanding of KYC & KYB requirements.

Desirable: Customer service; Flexcube,

Functional/Technical Skills:

Essential: Spreading of audited financial statements for Banks, advanced Excel knowledge, Moody's Analytical and other Risk Rating tools, Flex Reports

Desirable: Flexcube, Proficient in Microsoft word

Interpersonal Skills:

Essential: Demonstrable communication and reporting skills, excellent attention to detail, high degree of initiative, reliability and willingness to learn.

Desirable: Negotiation Skills

Languages: (if applicable)

Essential: English

Desirable: French

FBN Behavioural Competencies:

	Competency	Level
1	Professionalism	3
2	Client Focus	3
3	Decision Making & Accountability	2
4	Working with Others	3
5	Change Orientation	2
6	Risk Awareness	3

Signed:

Date: