



Job Description

Job Title:	Business Analyst
Department:	Corporate Banking, Business Development
Reports to:	Head of Energy & Metals
Employment Type:	Permanent

Purpose of role:

This role is to support the Corporate Banking Unit of FBNUK. The Bank requires an analyst with strong credit, financial analysis and financial modelling skills with French language being a crucial requirement. You will be supporting the Relationship Managers (RMs) and Head in origination activities and management of client relationships in order to meet the Department's set objectives.

This is an excellent opportunity for a highly analytical self-starter with strong presentation and communication skills to join a high-profile organization during a period of positive change, reporting directly to the Head of Energy & Metals.

Primary Responsibilities of Role:

- Supporting the RMs to drive origination of business by marketing new relationships, conducting research/initial assessments on prospects and preparing high quality presentations for internal discussions.
- Supporting the RMs to meet all on-boarding KYC and on-going KYB requirements in a timely manner and in line with the Bank's policies and procedures.
- Working closely with the Business Risk Compliance team to ensure all compliance checks are done within the required timeframe with no adverse findings by the 2LoD.
- Preparation and timely delivery of credit applications with detailed financial analysis using correct data points for new and existing relationships.
- Working to a high degree of accuracy to avoid operational errors/losses and customer complaints.
- Supporting the Relationship Managers with day-to-day management of client relationships and facilities, including but not limited to covenant monitoring, transactions monitoring, implementation of facility and compliance terms and conditions and other related tasks as directed by the RMs.
- Producing high quality presentations and reports to support the Department's strategy.
- Efficiently handling all Customers' queries, ensuring that client product needs and services are met.
- Supporting the RMs on other tasks as required towards achievement of the Department's Budget and ensuring zero NPLs.

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:

- Strong Bachelor's degree or equivalent qualification in Finance, Economics, Banking or Maths
- Master's degree is advantageous

Experience/Knowledge:

- Minimum of 3 years' relevant banking experience (Credit Risk, Financial Analysis or Middle Office)
- Good understanding / knowledge of Structured Trade Finance and/or Trade Finance and/or Corporate Lending products
- Good level of business acumen and commercial awareness, including awareness of economic, cultural and regulatory issues within the banking environment
- Strong credit assessment skills, particularly with regards to more complex and structured facilities with an international dimension
- Good level of understanding of regulatory matters with respect to CDD/KYC
- Previous experience working in the African market is highly advantageous
- Financial modelling skills is essential

Interpersonal Skills:

- Ability to interact with customers across all levels
- Excellent interpersonal skills and ability to interact and build relationships with internal and external stakeholders
- Excellent range of communication skills, including written, verbal, and the ability to deliver compelling presentations
- Strong analytical skills

Languages:

- Excellent verbal and written communication skills in English
- Fluency in French is highly desirable