

Job Description

Job Title:	Senior 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 the Relationship Manager on achievement of the Department's Budget.
- Supporting the Relationship Manager 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 sound credit applications for review by the Credit Risk team for new and existing relationships. Candidate must be very analytical and have excellent understanding of Financial Statement Analysis for Banking Clients and other related sectors.
- Responsible for all compliance requirements and reviews for Institutional Banking which entails (i) Full KYC review and on-boarding process for new to banks/prospects and (ii) KYB reviews for existing clients.
- Working closely with the Business Risk Compliance team to ensure all Client outreaches and KYC/KYB memos are completed within the required timeline with no adverse findings.
- Monitoring due dates of Annual Reviews of Financial Statements for IBU Clients and taking actions to obtain full Board approval for Extensions 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.
- Weekly distribution of the Financial Institutions Limits Report.
- Handling Customers' queries efficiently.
- Supporting the Relationship Managers on prospecting, due diligence, monitoring and portfolio management.
- Any other task as may be assigned by the Line Manager

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 Accounting, Economics or Finance orientated degree at least at Bachelor level; Minimum 2:2.

Desirable: Professional Qualification: ACA, ACCA, or CFA

Experience/Knowledge

Essential: Over 5years experience within Financial Institution, UK Regulatory knowledge and good understanding of Credit Analysis, KYC & KYB requirements for FI's, research skills and excellent analytical skills,.
Acceptable understanding of International Trade Finance

Desirable: Customer service; Flexcube,

Functional/Technical Skills:

Essential: Spreading of audited financial statements for Banks, acceptable 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	TBC
2	Client Focus	TBC
3	Decision Making & Accountability	TBC
4	Working with Others	TBC
5	Change Orientation	TBC
6	Risk Awareness	TBC

Signed:

Date: