



(Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and PRA)

Corporate Office: 1 Moorgate, London EC2R 6JH

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Email: hr@pnbint.com Website: www.pnbint.com

Job Title	Senior Credit Analyst
Type	Full time, Permanent
Salary	60000-80000
Location	City of London (Moorgate)
Reporting To	Head of Credit
Availability	Immediate
Apply	Recruitment@pnbint.com

DUTIES / JOB DESCRIPTION

Key Accountabilities	<ul style="list-style-type: none"> Assess the creditworthiness of current and prospective Clients to determine the level of risk. Write recommendation reports and present to Credit Approval Committee. Evaluate a client's financial statements and credit reports to determine the ability to service debt obligations. Collaborate with other departments to gather additional information and ensure a comprehensive understanding of credit risks. Assess the quality of credit proposals providing feedback to the frontline and Head of Credit. Identify potential enhancements and streamlining to the credit application and approval process. Ensure loan applications comply with the Bank's Credit Policy and Risk Appetite. Adherence to regulatory guidelines. Act as a sounding board to the frontline on lending proposals. Establishment of strong working relationships at all levels Support the development of an appropriate risk culture within the business including providing support and training in credit risk analysis. Support Head of Credit in managing the Credit team and assist with training of staff.
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Skills and Experience Required

- Minimum 5 years UK experience of approving loans to trading businesses (Hotels, Care Homes, Retail etc) and Real Estate (Buy to Let and Development)
- Sound decision making
- Strong analytical and quantitative skills
- Effective verbal and written communication and collaboration skills.
- Effective presentation skills
- Regulatory compliance knowledge and understanding of industry best practices.
- Accuracy and attention to detail
- Ability to work independently and to tight deadlines
- Proficient in producing MI using Excel
- Some experience of managing staff would be useful.