



JCB Finance is a B2B lender regulated by the FCA. We are proud to be JCB's sales-aid asset finance provider in the UK. Our shareholders are the JCB and NatWest Groups. Our office is in Rocester, Staffordshire (near Uttoxeter and Alton Towers), opposite JCB's HQ, with easy access to the A50 and other major road links. We offer discretionary hybrid working (up to two days at home and three days working in the office) subject to training and other business requirements.

Vacancy: Credit Risk Financial Analyst

Conducting financial analysis for large client accounts and supporting the Sales and Credit teams with credit assessments and applications for finance facilities. The role reports to the Head of Credit Risk.

Key responsibilities include:

- Managing the process of obtaining financial information for account reviews and new client reviews.
- Undertaking financial analysis and providing feedback for major credit line customers and supporting Sales in producing Applications for Facilities.
- Liaising with external stakeholders within the bank shareholder's credit risk team.
- Working with the Credit team to develop efficiencies.
- Developing data sets to illustrate benchmarks for performance, for different customer sectors, to support improved quality of analysis.

Skills:

Analytical, numerate: proficient in interpreting financial data and lending ratios

Technical – good MS Excel skills

Communication skills – good written and verbal skills, to communicate clearly and accurately to all stakeholders.

Time management – meet deadlines, good workload planning.

Customer service – timely, accurate in support of the Credit and Sales teams.

Knowledge and Experience:

Minimum 2 years' experience working in credit risk or financial analysis in a commercial environment.

Good understanding of financial statements.

Risk assessment: ability to analyse financial statements, credit reports, and other data to evaluate creditworthiness. (further training can be provided).

An understanding of credit lines.

Portfolio monitoring – ability to identify early warning signs of credit deterioration.

Adherence to legal, regulatory, and company policies in all lending activity.

Qualifications:

Formal qualifications are not essential where appropriate experience can be evidenced. Ideal qualifications/education includes - financial services or banking diploma, CICM, LIBF, CBI certification, degree or equivalent in finance, business, economics, accounting, etc.

Pay & Benefits:

- Competitive salary
- 5 days Monday-Friday, 37.50 hours per week
- 25 days holiday plus Bank Holidays, up to 5 service days after eligibility.
- Pension Scheme (15% employer contribution)
- Discretionary bonus scheme (up to 15%)
- Personal and home loan schemes
- Private healthcare scheme, & EAP
- Private dental scheme at HQ
- Subsidised gym on-site at HQ
- NatWest Share schemes
- Employee discounts - My Staff Shop
- Charity day/volunteering
- Death in Service 4 x salary benefits
- Company sick pay and permanent health insurance schemes after eligibility
- Company enhanced maternity/paternity pay after eligibility.
- Long service cash awards (£500 to £1,000) starting at 3 years.
- Free car parking (office)

To apply please visit www.jcb-finance.co.uk/careers to download our application form, or

Please send a completed application form and/or CV to humanresources@jcb-finance.co.uk.

Alternatively, please post a completed application form to:

Private & Confidential

Human Resources Department

JCB Finance Ltd

The Mill, High Street

Rocester

Staffordshire ST14 5JW

Offers of Employment are subject to satisfactory pre-employment checks including: satisfactory references, Credit Reference Agency, Fraud, Basic Disclosure check (DBS), and qualifications.

JCB Finance Ltd is authorised and regulated by the Financial Conduct Authority (Firm reference number: 708332), Climate literate organisation, Silver standard.