

introduction

2019

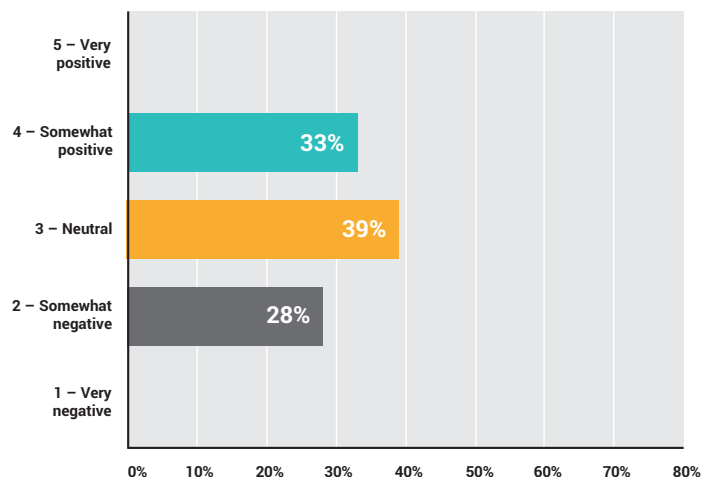
2019! Seriously.... it only seems like yesterday we were all worrying about the millennium bug (ask your parents kids) and look at us now... still "IT" safe 19 years later. I trust you all enjoyed your festive season whatever you were doing? Well back to the shop floor and I'm pleased to report that the new year has kicked off strongly with the areas of Credit Risk and Operations both showing a healthy demand for candidates. Interestingly (bucking recent headlines that UK economic growth hits a 6 month low) early signs from C-suite and HR conversations are more promising for the new year. So I

hope that the upcoming bonus season is as fruitful for you all as expected. Assuming you haven't driven off into the sunset in your shiny new sports cars, lets catch up again at Easter.

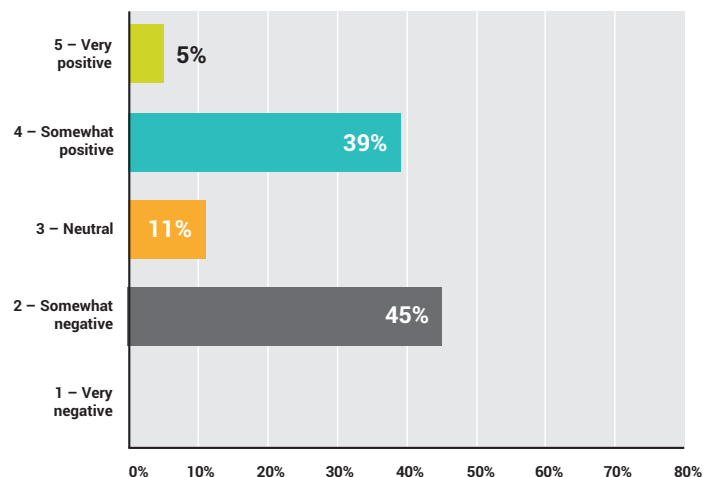
quarterly survey

These questions reflect our most common enquiries and so this regular feature is a chance to measure and share current market sentiment.

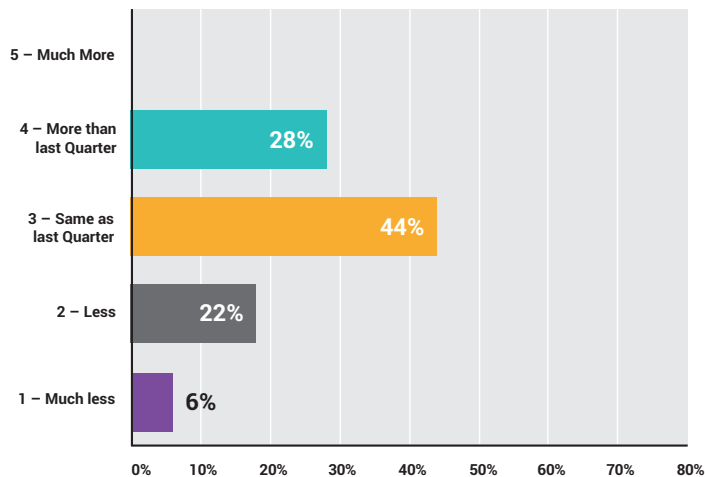
Q1 *Looking at the next quarter only, what is your personal outlook for business confidence?*



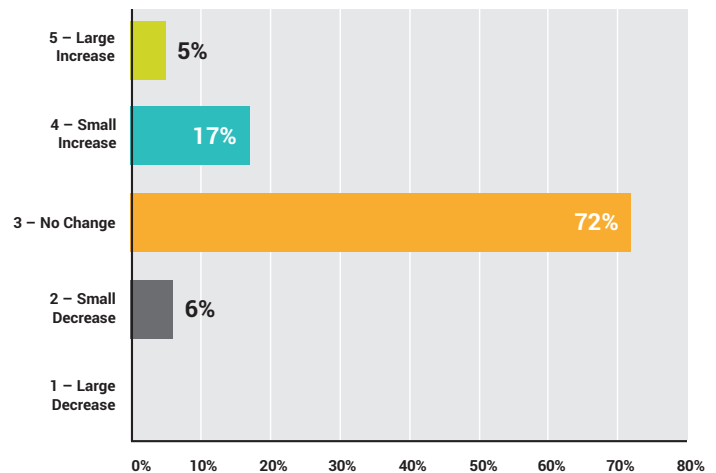
Q2 *...and what is your outlook for the next 12 months?*



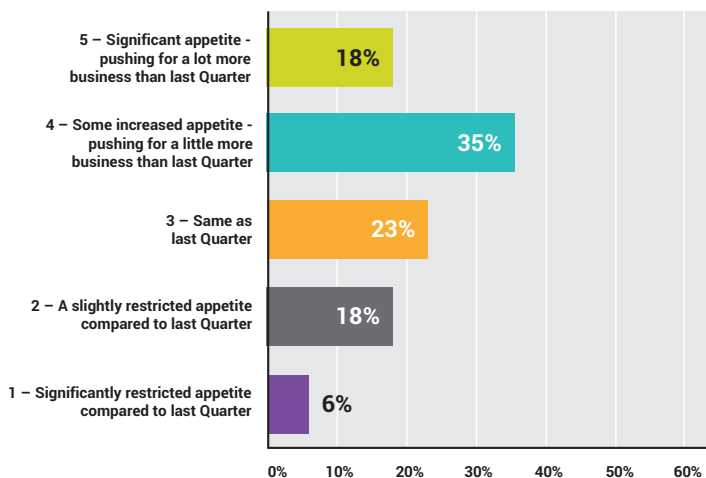
Q3 How much business has your institution written (approved and/or agreed) compared to last quarter?



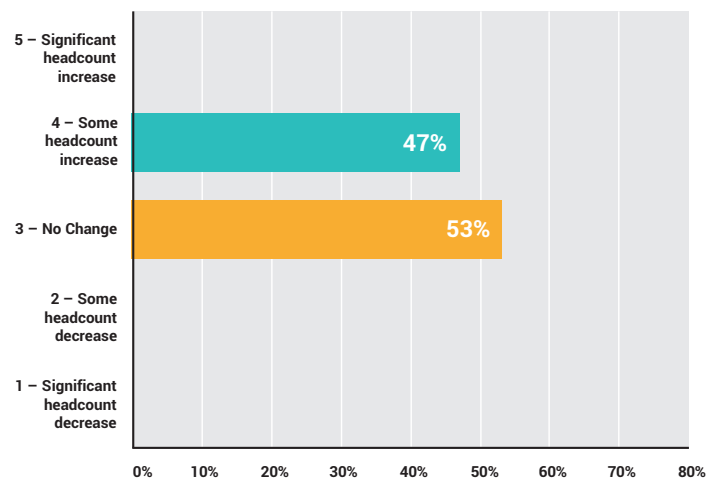
Q4 Has your department headcount changed since last quarter?



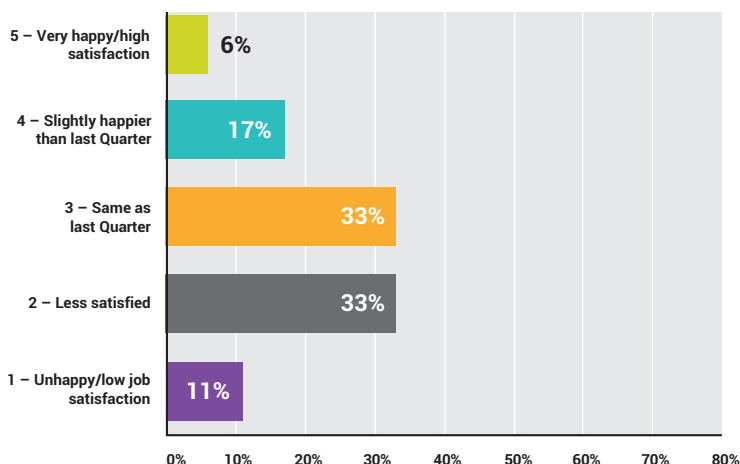
Q5 Regarding Credit Risk appetite, how 'open for business' is your institution compared to last quarter? (We refer here to the message being passed down from on high, are you being told that you want to do more or less business?)



Q6 Is your employer looking to hire in the next 3 months?



Q7 What is your current level of job satisfaction?



Survey summary - Despite the above mentioned conversational optimism our responses have shown a neutral outlook for business confidence in the short-term, and a far more negative outlook (47%) for the medium term. You report that actual business written seems flat quarter on quarter although there have been slight headcount increases since Q4 2018. Institutional demand and credit risk appetite remains high at 49%, reflecting a desire to push for more business, and most respondents indicate a desire to hire in the short term – so the spirit is willing but the flesh maybe weak. The job satisfaction index is below par with only 23% of respondents happier than last quarter although this does mirror a Q1 trend seen in both 2017 and 2018. Watch this space to see how bonus season and ongoing Brexit hullabaloo affects the mood in Q2.

Hot topic: "...Average UK tenure in a job is now less than 5 years... what does a short or long stay say about you? and does it help or hinder your career?..."

"...I have tended to stay in roles for more than 5 years. Possibly been detrimental to career progression but have benefited from severance packages as these increase with service...."

"... it's not about tenure, it's about the achievements whilst in the role. If you are progressing then why move?..."

"... every Bank promises internal movement and opportunities. Sadly this is not the reality and so the majority vote with our feet. It's a question of when we move, not if ..."

"...The right tenure and number of jobs is a fine balance between progression, experience, necessity and opportunities whilst appearing to be a stable reliable experienced professional..."

"... There needs to be a balance between loyalty and experience. You will be limited in experience if you stay with one employer for too long, but constantly moving job might indicate an inability to fit in or provide meaningful contribution to an employer...."

"...it's a generational thing. Younger employees think that 2 years is enough, however by the time they are 35 with 7 different employers they see the light!..."

"...moving on = a healthy uplift in salary = challenging yourself to gain acceptance at this new level = self-progression = the need to move on..."

"...I've been at Bank X for 15 years. Promoted 4 times with salary increases and personally content. I see people frequently come and go, but are they really any further ahead than me?..."

recent market moves

September 2018

Gary Griffiths

Senior Trade Relationship Director
at London Business Finance Limited

September 2018

Karan Jain

Director, Trade Credit Insurance
at Standard Chartered Bank

September 2018

Richard Winston

Lending Manager
at Amicus Commercial Mortgages

September 2018

Katarina Cook

Head of Compliance & MLRO
at Europe Arab Bank

September 2018

David McGuinness

Senior Credit Officer
at Bank of America Merrill Lynch

September 2018

Barry Septoe

Structured Finance Analyst
at Shawbrook Bank

September 2018

Atiba Jackson

Credit Analyst
at National Bank of Kuwait

September 2018

Andrew Lipscombe

Lending Manager at Pluto Finance

September 2018

James Griffin

Executive Director,
Acquisition & Strategic Finance, Natixis

September 2018

Sunita Mehta

Vice President of FI & Trade
at Stern International Bank

September 2018

Alejandra Morales

Vice President,
Trade Product Solutions
at Bank of America Merrill Lynch

September 2018

Andrew Ryan

Group CFO at Demica

September 2018

Andrew Holmes

Head of Americas at Demica

September 2018

Anzara Sharif

Credit Analyst at Societe Generale

September 2018

Saqib Karamat

Credit Manager at Bank of East Asia

October 2018

Paul Gilbertson

Senior Relationship Manager,
Structured Finance at Castle Trust

October 2018

Asim Sherwani

Real Estate Development Finance
Specialist at Octopus Property

October 2018

Alberto Magrinelli

Vice President
at LaSalle Investment Management

October 2018

Natasha Singh

Director
Asset Finance Trading Barclays

October 2018

Tony Larkin

Relationship Manager
Commercial at Unity Trust Bank

October 2018

Chris Hart

Associate Director at HSBC

October 2018

Rhod Sutton

Chief Compliance Officer
at China CITIC Bank

October 2018

Zeenat Shaffi

Business Development Manager,
Specialist Lending at Gatehouse Bank

October 2018

Fi Dinh

Director
Financial Institutions Group at ING

recent market moves *continued*



October 2018

Oliver Porter

Internal Business Development
Manager at Octopus Property

October 2018

Sabrina Han

Credit Analyst at BNP Paribas

October 2018

Ramesh Googoolye

Credit Analyst at ICICI Bank

November 2018

Jacques Ripoll

Chief Executive Officer
at Crédit Agricole CIB

November 2018

Ejaz Latif

AVP International Structured Finance
at SMBC

November 2018

Tasnim Ghiawadwala

Head of UK Corporate Banking
at Barclays

November 2018

Ian Gough

Corporate Manager at Handelsbanken

November 2018

Russ Thornton

Chief Technology Officer
at Shawbrook Bank

November 2018

Remy Morgan

Credit Analyst
at DBS Bank, Multi-Industries

November 2018

Michael Connell

Head of Compliance & MLRO
at BMCE

November 2018

Mike Stevens

Regional Sales Director
at Optimum SME Finance Limited

November 2018

Kenny Yung

Risk at Bank of China

November 2018

Hayley Petitcolin

Relationship Manager at DBS Bank

November 2018

Keith Leach

Head of Real Estate at Bank ABC

December 2018

Emma Burke

Deal Originatoion at Maslow Capital

December 2018

Anete Kreinberga

Credit Manager at PremFina

December 2018

Chris Christodoulou

Senior Relationship Director
Healthcare at Shawbrook Bank

December 2018

Djan Direk

Deputy Head of Compliance/MLRO
at State Bank of India

December 2018

Victorien Pichon

Associate Director, Capital Markets
at LendInvest

January 2019

Kevin Delangle

Credit Risk Associate at Mizuho

January 2019

Nigel Hibbert

ABL Director at Invoice Growth Finance

January 2019

Anil Sehmi

Regional Relationship Director
at Paragon

January 2019

Colin Digby

Head of Banks and Non-Bank Financial
Institutions at Crown Agents Bank

January 2019

Azat Davletkhanov

Syndicate Execution Operations
at Goldman Sachs

January 2019

Farhad Ghomizadeh

Client Service Officer at HSBC

January 2019

Brian Magson

Executive Director, CIB UK,
First Abu Dhabi Bank (FAB)

January 2019

Barry Gorton

Senior Relationship Director
at Secure Trust Bank PLC

a sample of current mandates on c-jamesjobs

Credit Review Manager:

Multi-nationals

International Bank

£80,000 - £90,000 basic

SME/Corporate Credit Analyst:

European Bank

£40,000

Portfolio Manager:

Project Finance

£70,000 - £80,000

Risk Director:

Corporate Credit Team

£70,000 - £80,000

Loans Administration Officer:

£35,000 - £35,000 basic

CFO:

International Bank

£140,000 - £160,000 basic

Senior Audit Manager:

£90,000 - £110,000 basic

Manager:

Real Estate Portfolio Management

£70,000 - £80,000 basic

Asset Based Finance Manager:

International Bank

£100,000 basic

contact us

Our door is open and all contact is treated in total confidence. If you wish to discuss your own situation, new hiring mandates, future hot topics or anything else please do use the contact details below:

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