

JOB TITLE:	Credit Analyst
<u>JOB OBJECTIVE(S)</u> <ul style="list-style-type: none"> ▪ Providing administrative support to Credit /Risk Management ▪ Review all credit requests and ensure compliance with standard regulations before disbursement 	
<u>DUTIES & RESPONSIBILITIES</u> <ul style="list-style-type: none"> ▪ Review and appraise all credit requests ▪ Generate monthly statutory reports on credit reviews ▪ Ensure compliance with all credit approval processes and procedures ▪ Review deal memos and product programs with the view of optimizing credit facilities and products ▪ Confirm risk ratings of all customers and advice business offices on appropriate steps to take ▪ Carry out all assigned tasks by the Chief Credit Officer 	
<u>KEY PERFORMANCE INDICATORS</u> <ul style="list-style-type: none"> ▪ Minimum turnaround time for credit processing ▪ Adherence to the bank's policies and processes ▪ Value addition to credit requests ▪ High internal and external customer satisfaction index ▪ Compliance with internal and external policies and regulations ▪ Additional KPIs as captured on Performance Management 	
<u>JOB REQUIREMENTS</u>	
Education Minimum of Bachelors' Degree with a professional qualification in CPA/ACCA	
Experience: Minimum of 3 years banking experience in a similar capacity	
<u>KEY COMPETENCY REQUIREMENTS</u>	
Knowledge: <ul style="list-style-type: none"> ▪ Deep knowledge of credit analysis. ▪ Deep knowledge of UBA's credit culture. Policies and procedures ▪ In-depth industry and product knowledge ▪ Computer literate with good understanding of Excel. ▪ Good knowledge of regulatory policies 	Skill/Competencies: <ul style="list-style-type: none"> ▪ Minimal loan loss provision. ▪ Prompt and accurate reporting. ▪ Compliance with approved turnaround time for credit processing. ▪ High internal and external customer satisfaction index. ▪ Compliance with internal and external

and guidelines ▪ Knowledge of the Kenyan economy and market dynamics	policies and regulations. ▪ Good analytical skills and judgment ▪ Good oral and written communication skills
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REPORTING RELATIONSHIPS**Functionally reports into:**

Chief Credit Officer

Administratively reports to:

Chief Credit Officer