

JOB TITLE:	Credit Analyst	REFERENCE INDICATOR:	
DIVISION:	CREDIT OFFICE	DEPARTMENT/ UNIT:	CREDIT
JOB GRADE:	ABO	VERSION NO.:	2

Job objective(s)

The primary objective of the Credit Analyst is to support the bank's Credit and Risk Management functions by ensuring prudent and efficient credit risk assessment, compliance with regulatory frameworks, and the provision of high-quality credit products. The role involves evaluating credit requests, assessing risk exposures, optimizing credit facilities, and ensuring that the bank adheres to both internal and external policies, including compliance with the Central Bank of Kenya (CBK) regulations.

DUTIES & RESPONSIBILITIES

1. Credit Assessment & Appraisal

- Review and appraisal of all credit requests (Retail, SME, Corporate, Public Sector, Financial institutions) in line with internal and external policies.
- Review of financial statements analysis of customers, including reviewing balance sheets, profit and loss accounts, and cash flow statements to assess creditworthiness.

2. Compliance & Regulatory Adherence

- Ensure that all credit applications comply with the bank's credit policies, risk appetite, and the regulations set forth by the Central Bank of Kenya (CBK) and other relevant regulatory bodies.
- Processing and domestication of all Credit Product Programs to ensure full regulatory compliance and alignment with market trends.
- Contribute to the development and refinement of credit policies and procedures to enhance efficiency and mitigate risk.

3. Risk Management & Credit Monitoring

- Validate risk ratings for existing and potential clients, and propose risk mitigation strategies for high-risk exposures.
- Monitor and manage ongoing credit facilities, identifying early signs of potential

default or deterioration in the financial health of borrowers.

4. Stakeholder Liaison

- Collaborate with Relationship Managers to identify opportunities to optimize credit product offerings and improve the quality of credit portfolios.
- Advise business units on the structuring of facilities to ensure appropriate risk-return profiles.
- Provide regular feedback to the Relationship Managers and business offices regarding credit applications, risk ratings, and compliance matters.

5. Reporting & Documentation

- Generate and submit weekly, monthly and quarterly reports on credit portfolio quality for senior management as required.
- Obtain and maintain up-to-date credit documentation and ensure that all records are accurate and compliant with audit and regulatory standards.

6. Continuous Improvement

- Attend and participate in training programs and workshops to keep updated on industry best practices, regulatory changes, and evolving market conditions.

KEY PERFORMANCE INDICATORS

- **Turnaround Time (TAT):** Maintain an optimal processing time for credit requests and reviews while ensuring quality and value addition.
- **Compliance Rate:** Ensure full adherence to the bank's credit policies, internal procedures, and external regulatory requirements.
- **Portfolio Quality:** Minimization of non-performing loans (NPLs) and other forms of credit risk.
- **Customer Satisfaction:** Achieve high internal and external customer satisfaction ratings, particularly from business units.
- **Reporting Accuracy & Timeliness:** High standard of timely, accurate credit reports and updates to senior management.

JOB REQUIREMENTS**Education**

- A minimum of a Bachelor's Degree in Finance, Accounting, Economics, or a related field.
- A master degree in a related field will be an added advantage.
- Professional qualification such as CPA (K), ACCA, or CFA is highly preferred.

Experience

- At least 8 years of banking experience of which at least 5 year in credit analysis, risk management, or related roles, preferably with experience in both retail trade and corporate banking environments.
- Solid understanding of the Kenyan banking landscape, economic conditions, and regulatory requirements, including compliance with the Central Bank of Kenya (CBK) regulations.
- Proven track record of handling complex credit assessments, risk ratings, and financial statement analysis as well as deal and optimal security structuring.
- Experience in underwriting of facilities in Large and Mid-corporates, MSMES will be an added advantage.

KEY COMPETENCY REQUIREMENTS**Knowledge:**

- Strong understanding of credit analysis principles, financial statement analysis, and industry standards.
- In-depth knowledge of Kenyan banking regulations and the Central Bank of Kenya's prudential guidelines.
- High level of proficiency in Microsoft Excel, and other tools. Familiarity with banking software is a plus.
- Deep understanding of the Kenyan economy and its impact on credit risk and banking operations.

Skill/Competencies:

- Ability to assess and mitigate credit risk with a focus on protecting the bank's portfolio.
- Strong analytical skills and ability to interpret financial data to make informed decisions.
- Excellent communication skills (both oral and written) to interact with internal teams, customers, and regulatory authorities.
- Attention to detail and a high level of accuracy in financial analysis and reporting.

- Strong problem-solving skills with the ability to think critically and recommend sound decisions.

REPORTING RELATIONSHIPS**Functionally reports into:**

Chief Credit Officer

Administratively reports to:

Chief Credit Officer

Job Holder:	Chief Credit Officer	Human Capital Management
Name:	Name:	Name:
Signature:	Signature:	Signature:
Date:	Date:	Date: