

POSITION: CREDIT ANALYST –CORPORATE BANKING

DEPARTMENT: COMMERCIAL BANKING

REPORTS TO: HEAD OF CREDIT ANALYSIS

JOB PURPOSE STATEMENT

To provide financial information and analysis, including market intelligence for use in the preparation of credit reports. In liaison with the Relationship Managers, prepare credit reports for review by the credit committee.

KEY RESPONSIBILITIES

Quality of credit reports for credit committee reviews (40 %)

Quality of market intelligence reports to support credit analysis (20 %)

Quality of credit portfolio information (10 %)

Adequacy of personal competence to effectively perform Credit analysis tasks (10 %)

Consistency in adherence to and application of established policies, processes, procedures and tools to achieve optimal efficiency, compliance and cost containment (20 %)

COMPETENCE REQUIREMENTS

Credit and Financial analysis skills to effectively perform credit analysis and portfolio maintenance activities/tasks in a manner that consistently achieves high quality standards or benchmarks.

Interpersonal skills to effectively communicate with and manage customer expectations (internal and external), and other stakeholders who impact performance.

Knowledge of lending business and products

Knowledge and effective application of all relevant banking policies, processes, procedures and guidelines to consistently achieve required compliance standards or benchmarks.

Self-empowerment to enable development of open communication, teamwork and trust that are needed to support performance and customer-service oriented.

QUALIFICATIONS AND EXPERIENCE REQUIREMENTS

University degree preferably in Accounting, Finance or Management

Associate of Chartered Institute of Bankers (or equivalent) strong advantage

Five years banking experience. Previous experience in Corporate Credit analysis would be an added advantage.