

NCBA Bank

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| Job Title: | Assistant Manager, Credit Analysis | Reports to: | Head of Credit Analysis & Approvals |
| Unit: | Credit Analysis & Approvals | Department : | Credit Risk Management |
| Grade: | Band 4 | Date: | June, 2025 |
| Job holder: | | Supervisor: | Ladislaus Majura |
| Signature: | | Signature: | |

Job Purpose Statement

To provide credit support to NCBA Business functions covering Corporate & Business Banking Customer Relationships. 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 Accountabilities (Duties and Responsibilities)

| Perspective | % Weighting (to add up to 100%) | Output |
|------------------|------------------------------------|---|
| Financial | 30% | <ul style="list-style-type: none"> Obtain and analyse financial information for use in the preparation of credit reports for Corporate Clients Conduct quarterly client visits jointly with RMs to gain full understanding of credit risk and document call reports clearly detailing the account plan. Works closely with RM in monitoring credit quality of corporate and SME clients within your portfolio by highlighting early warning signs of credit deterioration and advising the turnaround strategy. Prepare Credit Application papers for new proposals and renewals and provide guidance on structuring of credits, due diligence and KYC so as to ensure that credits meet NCBA standards. Ensure no account downgrade for all accounts in your portfolio through proactive identification of early warning signs and application of appropriate turnaround strategy to prevent further deterioration. |

Template 1

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| | | <ul style="list-style-type: none"> Assess profitability of each relationship and generate monthly report on the same Counter check that interest rates are correctly applied on loan accounts. |
| Internal business processes | 30% | <ul style="list-style-type: none"> Maintain financial information on loan accounts including financial covenants, spreads and interim reports. Act as an alternate Chairman for the following Credit Committees; New Business Committee, Early alert & Watchlist Committees and other Portfolio Review meetings. Timely preparation and submission of accurate and complete sets of MCC & BCC reports Own performance of accounts in your portfolio through appropriate analysis and subsequent monitoring of their performance to ensure no account is downgraded to NPL. Conduct periodic economic analysis, industry studies, self-assessment and stress tests and recommend strategy and plans of action vis a vis the bank's credit portfolio Assisting in identification, classification, and management of problem credits. Monitors compliance with BAFIA and related Prudential Guidelines. Ensures compliance with Bank's Credit policy and procedures, ensures that exceptions are properly noted Work with Auditors both internal and external to ensure timely submission of requested information and appropriate response to queries raised. Timely reporting of all incidences including but not limited to actual and suspected fraud or corruption. Implementation of change and capability development programmes |
| Customer | 30% | <ul style="list-style-type: none"> Diligently lead the Credit Analysis team to a highly motivated, competent and successful team. Also ensure clear succession plan in place and being implemented to ensure continuous BAU at all times. Conduct quarterly client visits jointly with RMs to gain full understanding of credit risk and document call reports clearly detailing the account plan. |

Template 1

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| | | <ul style="list-style-type: none"> • Works closely with RM in monitoring credit quality of corporate clients within your portfolio by highlighting early warning signs of credit deterioration and advising the turnaround time. • Provides high level of service to RMS in terms of accuracy, responsiveness and turnaround time • Timely evaluation and credit grading of accounts. Understanding of risk associated with individual transactions, annual review and raising appropriate concerns • Undertake annual review of security documentation for all corporate accounts. Ensure all documentation is received and up to date for assigned portfolio • Perform any other projects as assigned from time to time |
| Learning and growth | 10% | <ul style="list-style-type: none"> • Fully attend all trainings as assigned to you and in line with annual training needs assessment. |

Job Dimensions

| Reporting Relationships: jobs that report to this position directly and indirectly | |
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| Direct Reports | Nil |
| Indirect Reports | Nil |

| Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role. | |
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| Internal <ul style="list-style-type: none"> • Account Relationship Manager • Branch managers • Relationship officer • Business Head Segment • Human Resources • Internal Auditors • Risk & Compliance | External <ul style="list-style-type: none"> • Potential borrowing clients • Existing borrowing clients • External Auditors • BoT Examiners • Credit reference bureaus |

| Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make <i>(Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.</i> |
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| Recommend Credit Application |

| Work cycle and impact: time horizon and nature of impact (Planning) <i>(e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1month – 3 months, 3-6 months, 6-12 months, above 1 year)</i> |
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| Above 1 year |

| Ideal Job Specifications | |
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| <p>Academic: University degree preferably in Accounting, Finance or Business Administration.</p> <p>Professional: CPA (T), ACCA, CFA etc.</p> <p>Desired work experience: Minimum of five years' experience in Corporate and or SME Credit Analysis area. Approval experience will be an added advantage.</p> | |

| Bank Core Value Behaviours (Performance Drivers) | |
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| Trust, Driven, Open, Responsive | |

Ideal Job competencies

| Technical Competencies | |
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| | <ul style="list-style-type: none"> ▪ Leadership to nurture and sustain employee satisfaction, and to manage changes. ▪ Performance Management to optimize employee productivity ▪ Organization development to effectively structure the Unit for optimal performance ▪ Planning and organizing skills to effectively direct unit operations and ensure adhere to delivery timelines. ▪ Strong problem solving, negotiation and influencing skills ▪ Strong numerical and credit analytical skills. ▪ 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. |

| Behavioural Competencies | |
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| | <ul style="list-style-type: none"> ▪ Interpersonal skills to effectively communicate with and manage customer expectations (internal and external), and other stakeholders who impact performance. ▪ Self-empowerment to enable development of open communication, teamwork and trust that are needed to support performance and customer-service oriented. ▪ Highest integrity calibre |