

JOB PROFILE

Position Title:	Head, Corporate Credit
Available position/s:	1
Division:	Credit
Department:	Corporate Credit
Location:	Head Office
Reporting to:	Director Credit
Job Reference No:	NBK/CRED/01/2026

Position Scope:

This position is responsible for approvals for corporate loans through analysis of credit applications in accordance with the Bank's lending policies, CBK Prudential Guidelines and best practice to achieve quality growth in the retail asset book in line with the strategic plans.

Key Responsibilities:

- Evaluate and approve credit proposals (new, renewals, one offs, permanent, amendments, cancellations, etc.) received from Corporate unit in line with specific credit guidelines as set within existing policy/manual/product documents, understanding of market, industry, economic factors, financial statements, etc., and recommending those beyond DLA for consideration.
- Verify & analyze credit information, documentation such as bank statements, financials, etc. provided by RMs/Customers, and seek clarification, if needed from other sources, liaise with RM for queries, additional information / documents, business recommendations for deviations, if needed.
- Visit clients/Centers/Branches, independently or with RMs/Manager as part of the evaluation of credit proposals for better understanding of the client, business and market
- Review on a periodic basis, a sample of credit decisions made by Credit authority holders within the unit.
- Attend to Audit requirements and provide responses to audit remarks/ensure rectification thereof in respect of Corporate Credit Department.
- Monitor Corporate Banking portfolio for renewals, limits dropping, early vintage performance, migration and PAR
- Monitor compliance with TAT and other service level agreements
- Support creation of New Policy and Manuals, continuous streamline and update of existing Credit Policies and Manual
- Support creation and update of new and existing product standards and guidelines for the corporate product programs.

Education/Professional Qualifications, Skills & Experience:

- Bachelor's degree in finance, Accounting, Business, Statistics, Mathematics, Economics, Computer Science or related fields from a recognized University.
- Certification in Credit Management.
- Professional certification in AKIB/CIB, CPA (K), ACCA.
- Master's degree in a Business-related field from a recognized University is an added advantage.
- Minimum of ten (10) years in the Banking Sector with 8 years in a Credit environment of which five (5) years must be at senior management level in a financial institution.
- Proven Credit underwriting skills.
- Proven planning, organization and execution skills.
- Computer Skills such as MS Word, Excel and Powerpoint to prepare dashboards and required reports to the management.
- Excellent interpersonal, communication and negotiation skills.
- Excellent writing and presentation skills.
- Critical thinking and problem-solving skills
- Excellent decision-making and leadership capabilities.
- Strong knowledge of business entity legal structures and risk rating.
- Customer and Stake holder management skills.
- Analytical and report writing skills.
- Excellent understanding of financial statements and ratios, credit reports, personal financial statements.
- Ability to work under pressure and within strict deadlines.
- Entrepreneurial/Commercial mind-set.
- Change management and conflict resolution skills.
- Knowledge of national bank lending policy and CBK prudential guidelines.
- Active listening.

How to Apply:

- Send your CV and application letter showing how you meet the role requirement stated above to: Recruitment@nationalbank.co.ke by **Tuesday, 10th February 2026**
- Indicate Name of Job on email subject.
- Please note that applications received after the deadline will not be considered.
- Only shortlisted candidates will be contacted for the next stage/s of the process.