



We are Sri Lanka's premier private sector commercial bank. Our visionary journey has taken us beyond the realms of business as we have made a conscious effort to go where no bank has dared to go; from downtrodden villages long-forgotten, to the world across the shores. The driving force behind this epoch-making journey is our strong team of achievers, affectionately known as the Hatna Family. As we continue to make history and move ahead, we invite dynamic and ambitious individuals to join us in our trailblazing banking saga.

## We are looking for bright minds to help us create a world of happy experiences.

### SENIOR MANAGER – CREDIT ANALYSIS (WHOLESALE BANKING)

#### Job Role

We are seeking an accomplished credit professional to establish and lead the Credit Analysis Unit for Wholesale Banking. This role will oversee the full spectrum of credit underwriting for large corporate, corporate banking, project finance, and emerging corporate segments, ensuring best in class credit standards, robust portfolio discipline, and seamless support to Relationship Teams. The ideal candidate will bring strong leadership capability, superior analytical judgement, and deep experience in corporate credit, structuring, and risk management.

#### Duties and Responsibilities

- Lead, mentor, and develop a team of Credit Analysts to ensure high analytical quality, timely delivery, and strong execution discipline.
- Oversee the end-to-end underwriting process, ensuring credit proposals are comprehensive, well structured, and aligned with internal risk appetite and regulatory expectations.
- Review, challenge, and validate credit analysis performed by the team, providing strategic guidance to uplift credit quality.
- Partner closely with Relationship Managers and Product Teams to structure optimal credit solutions for large corporate and project finance transactions.
- Provide analytical leadership for complex proposals, project finance structures, syndicated facilities, industry deep dives, and stress testing.
- Represent the unit at Credit Committees and present credit recommendations with a sound risk rationale.
- Drive portfolio quality through monitoring, early warning identification, covenant compliance, and risk mitigation actions.
- Ensure the timely preparation of credit reviews, credit opinion notes, portfolio dashboards, and management reports.
- Maintain a strong compliance culture in line with internal policies and regulatory standards.

#### Educational Qualifications

- Bachelor's degree in finance, accounting, economics, statistics or related field.
- Professional qualifications (CFA, CIMA, ACCA, FRM) are strongly preferred.
- A Master's degree or specialized postgraduate qualification in credit / risk will be an advantage.

#### Work Experience

- Minimum 8 years' experience in corporate credit analysis, underwriting or risk, including exposure to large corporate and project finance deals.
- Proven leadership experience managing high performing analytical teams.
- Strong understanding of financial modelling, industry analysis, risk assessment and regulatory frameworks.

#### Competencies

- Exceptional analytical and credit judgement
- Strong leadership and people development capability
- Ability to challenge and influence stakeholders
- Excellent communication and presentation skills
- Expertise in financial modelling, structuring, and scenario analysis
- High integrity, professionalism and execution excellence

Interested candidates are invited to apply for the position

All applications must reach us by:

**10<sup>th</sup> March 2026**

**APPLY VIA XPRESSJOBS**

