Job Title:	Portfolio Manager	**Reports to:**	General Manager, Portfolio Management & Insights
Unit:	Portfolio Monitoring Unit	**Department:**	Credit Risk Management
Grade:	Band 5	**Date:**	2025
Job holder:	Vacant	**Supervisor:**	General Manager, Portfolio Management & Insights
Signature:		**Signature:**	

Job Purpose Statement

We are seeking a dynamic and results-driven Credit Portfolio Manager to join our Credit Risk Division. The role is central to safeguarding and enhancing the quality of the loan book across Corporate Banking, SME/Business Banking, and Consumer Banking.

The Portfolio Manager will oversee portfolio performance, credit risk analytics, IFRS 9 compliance, and strategic reporting, while driving innovation and process excellence. Working closely with senior leadership and business teams, the role ensures proactive risk management, alignment with regulatory and Group standards, and sustainable portfolio growth.

1. **Shape Credit Risk Strategy** - Oversee portfolio performance across Corporate, SME, and Consumer Banking segments. Provide insights on asset quality, sectoral exposures, and macroeconomic impacts to guide strategic decision-making. Minimize expected credit loss, portfolio at risk, and impaired assets through proactive management and forward-looking analysis.

2. **Drive IFRS 9 & ECL Oversight** - Manage the end-to-end ECL process, including methodology design, review, and validation. Deliver clear impairment insights to senior leadership and the Board, ensuring transparency on impairment drivers. Provide variance and attribution analysis to explain changes in portfolio performance and their impact on profitability.

3. **Governance, Compliance & Risk Assurance** - Ensure compliance with CBK prudential requirements, IFRS standards, and internal policies. Maintain a robust risk control environment with high-quality portfolio data across core banking and credit systems. Lead responses to internal and external audits and regulatory inspections, ensuring successful outcomes. Regularly review and recommend updates to the Bank's Credit Policy and assess the effectiveness of existing risk management procedures.

4. **Collaboration & Influence** - Build and nurture strong partnerships with Business, Business Support, Finance, Data Management, and Collections & Recoveries to enable cohesive portfolio management. Balance business growth objectives with sound risk practices, while supporting recovery strategies to reduce NPL flows and optimize collections.

5. **Innovation & Process Improvement** - Champion automation of portfolio monitoring and reporting processes to enhance efficiency and accuracy. Develop and implement digital dashboards and credit risk monitoring tools to provide real-time insights and track performance against expectations. Automate the generation of insights and measure their value to ensure continuous improvement in portfolio management.

6. **Leadership & Capacity Building** - Serve as a subject-matter expert, mentor junior analysts, and promote a culture of continuous learning, accountability, and data-driven decision-making. Lead the preparation and presentation of analytical reports to senior stakeholders, ensuring complex credit risk insights are clearly communicated and actionable.

Key Accountabilities (Duties and Responsibilities)		
Perspective	**% Weighting** *(To add up to 100%)*	**Output**
Financial	20%	• Ensure adherence to cost-to-budget targets and efficient portfolio management. • Monitor the portfolio to ensure compliance with Credit Policy, Banking Act, and CBK Prudential Guidelines. • Drive early identification and mitigation of problem credits. • Manage the Bank's Expected Credit Loss (ECL) framework in line with IFRS 9. • Provide actionable impairment insights to senior stakeholders. Generate and implement credit portfolio insights that directly contribute to profitability, sustainability, and the reduction of portfolio-at-risk and impaired assets
Internal business processes	40%	• Track asset quality, collections, and recovery performance across segments. • Maintain high-quality, accurate data across core banking and credit systems. • Deliver timely, compliant portfolio reports to internal and external stakeholders. • Ensure successful audit and regulatory inspection outcomes. Strengthen risk controls and governance frameworks.
Customer	30%	• Adhere to Service Level Agreements (SLAs) and customer satisfaction benchmarks in portfolio reporting and risk management. • Build and maintain strong partnerships with Business, Business Support, Collections & Recoveries, and other bank functions to ensure cohesive portfolio management. Balance business growth objectives with prudent risk practices to enhance both portfolio resilience and customer outcomes
Learning and growth	10%	• Continuously build competence in credit portfolio management, ECL modelling, and performance analytics through self-learning and structured training. • Create and present analytical insights to leadership, identifying reasons for portfolio variances and recommending corrective strategies.

| | | • Share knowledge and mentor junior team members, fostering a culture of continuous learning, accountability, and data-driven decision-making. |
| | | • Participate in Bank-sponsored learning programs (internal and external), ensuring up-to-date technical expertise and professional development. |

Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	▪ 0
Indirect Reports	▪ Portfolio Intern

Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
Internal	**External**
• Relationship Mangers • IT • Business Heads (all segments) • Product Development teams • Business Support teams • Finance Risk and Audit units	• Regulators • External Service Providers • Credit Reference Bureaus • Consultants Audit Firms

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

Mandate:

Strategic: 1 - 2 years

- Align credit portfolio management with the Group's Credit Risk Strategy and regulatory standards.

- Oversee portfolio performance, asset quality, and emerging risks across Corporate, SME, and Personal Banking.

- Lead portfolio management projects, stress testing, and reporting to support strategic decision-making.

- Strengthen governance, policies, and controls to minimize credit losses and ensure compliance.

- Provide senior leadership with clear insights on portfolio trends and financial impacts.

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

Operational: Daily/Weekly/Monthly/Quarterly

Monitoring portfolio trends and performance, ensuring compliance with asset quality metrics.

- Validating portfolio data within the core banking and credit systems.

- Proactively managing and minimizing expected credit loss, portfolio at risk, and impaired assets.

- Developing and communicating comprehensive credit risk insights.

- Building and maintaining credit risk monitoring dashboards.

Managerial

- Establishing and nurturing partnerships with Business and Business Support teams.

- Ensuring compliance with audit and regulatory requirements.

- Continuously improving and maintaining a robust risk control environment.

- Facilitating effective communication and implementation of credit portfolio management insights.

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

1month – 3 months

Long Term Planning:1-5 Years	• Shaping the strategic direction of credit portfolio management in line with Group objectives and regulatory expectations. • Leading initiatives on portfolio risk modelling, stress testing, and policy development to ensure resilience and compliance. • Overseeing major projects on portfolio quality improvement, risk mitigation, and credit policy enhancements. • Providing forward-looking analysis and guidance to senior leadership to influence business and risk strategy.
Short Term Planning: Daily/Weekly/Monthly	• Monitoring portfolio performance, asset quality, and emerging risks with proactive management actions. • Ensuring accuracy and integrity of credit data across core banking and risk systems. • Tracking compliance with CBK, IFRS 9, and internal governance standards. • Preparing and communicating timely credit risk reports and dashboards to stakeholders. • Supporting recoveries and collections efforts to reduce NPL inflows and protect portfolio quality.

Ideal Job Specifications

Academic Qualifications:

- University degree (Upper Second Division or equivalent) in Finance, Business, Economics, Statistics or a related field.

Professional Qualifications:

- Relevant professional qualification in Banking, Accountancy, Credit Risk Management, or Financial Analysis (e.g., CFA, CPA, FRM).
- Additional certifications in data management, data analytics, or related IT programs are a plus.

Desired Work Experience:

- Minimum of 5 years' experience in the banking sector, with at least 3 years in portfolio analysis or credit risk management roles.
- High level proficiency in IFRS 9 Modelling (at least 2 years' experience)
- Demonstrated experience in financial analysis and credit portfolio management.

Ideal Job Specifications
• Proven ability to develop collaborative relationships with key internal stakeholders to achieve objectives and prioritizations
• High proficiency in spreadsheet tools (e.g., Excel) and in presenting data effectively. Complexity/ Judgement

Ideal Job competencies

Technical Competencies	
	• Identify accounts that require early intervention to safeguard the bank against financial loss. • Recommendations to review the product program criteria in view of portfolio trend information. • Make recommendations to business heads or remedial team on particular segment of the book or sector that is high risk. • Identify portfolio that requires reclassification to delinquent and follow through to ensure compliance with prudential guidelines. • Share credit stress test results with recommendations for adjustment of risk factors as per results • Optimize credit portfolio returns through influencing credit pricing strategies s to mitigate impact of credit losses.

Behavioural Competencies	
	• Action orientation • Stakeholder engagement and Commercial awareness • Negotiation and influencing • Communication and presentation

This JD is signed-off with reference having been made to the organisation's core values and aligned competencies against these values.