

Job Opportunity – Head: Credit Risk**Location: Windhoek, Namibia****Company: Access Bank Namibia****Job grade: D3 (Patterson grading)**

To manage overall credit risk profile and quality of the Bank by ensuring compliance with the approved credit risk management framework and processes for identification, controlling, managing, and reporting credit risk. The position reports directly to the Chief Risk Officers (CRO).

Key Responsibilities:

- Develop and implement credit risk policies, procedures, and strategies in line with the bank's overall risk management framework.
- Establish appropriate framework for the management of credit portfolio to ensure that the bank's exposure to credit loss is maintained at minimum levels.
- Monitor/review/analyze the bank's credit portfolio to ensure compliance with management's guidelines on global credit position vis-à-vis various market segments, raise issues and make appropriate recommendations.
- Authorize/approve facility applications as required.
- Establish appropriate credit administration framework to ensure proper administration of credit exposures and creation of credit risks to minimize risk of loss.
- Ensure consistent collateral cover to secure bank's position.
- Devise strategies for ensuring that credit portfolio quality is maintained at levels set by the Board of Directors.
- Establish responsive framework and strategies to ensure timely identification and management of credit delinquencies.
- Provides visionary leadership and direction for the Credit Risk Management Group and guide their activities to ensure the achievement of their objectives.
- Initiate and review credit policies.
- Judiciously apply credit sign-off limits and monitor the use of limits by all officers of the Bank.
- Make credit presentations to Board Committees.
- Interface between the Bank and regulatory bodies, analysts and providers of funds.

- Perform other functions as assigned by the Chief Risk Officer.

Qualifications:

- Bachelor's Degree in Finance, Accounting, Business Administration, or related field.
- Professional certifications such as CFA (Chartered Financial Analyst), FRM (Financial Risk Manager), or relevant banking qualifications are a plus.
- Minimum of 10 years' experience in credit risk management within the banking or financial services sector, with at least 3 years in a senior management level role.
- Deep understanding of credit risk principles, lending processes, and regulatory requirements.
- Proven experience in managing credit portfolios, risk assessments, and implementing credit risk frameworks.
- Strong analytical, problem-solving, and decision-making skills.
- Excellent leadership and communication skills, with the ability to influence and collaborate across departments.
- Valid driver's license
- Namibian citizen

Access Bank Namibia is an Equal Opportunity Employer, offering a competitive salary package. The successful candidate will receive a salary commensurate with their qualifications and experience. If you meet this criteria, please submit your application, including a cover letter, resume, and certified copies of academic certificates to:

hr.nam@accessbankplc.com on or before **30 May 2025** ensuring the position you are applying for is indicated in the subject line. **Kindly note that only shortlisted candidates will be contacted.**