

JOB PROFILE

Position Title:	Manager, Credit Policy & Compliance
Available position/s:	1
Division:	Credit
Location:	Head Office
Reporting to:	Head, Credit Administration
Job Reference No.	NBK/CRED/04/2026

Position Scope:

The position is responsible for providing expert input, high calibre support and oversight to the successful development, review, and implementation of Credit policies, Environmental and Social Management System (ESMS) policy and procedures to ensure that the Bank maintains a sound loan portfolio with respect to compliance with regulatory requirements, Bank lending policies and procedures, risk appetite and best practices. The role is also responsible for overseeing the regular review of processes for all lending products and existing credits and provide via deep dive and thematic reviews, independent verification of the risk asset quality of the credit exposures within all segments of the lending portfolio to maintain satisfactory credit quality.

Key Responsibilities:

- Reviewing, developing, and implementing credit policies and strategies and ensure that the Bank maintains a sound loan portfolio with respect to compliance with state laws and regulations, Bank lending policies and procedures, risk appetite and best practices.
- Ensure adherence to risk management framework in identifying, controlling, monitoring and reporting of all risks. Work with respective unit heads to drive the development and execution of the Business Continuity Plans (BCP) and operational risk and implement effective control measures and monitoring plans for compliance and operational risk management.
- Provide via sampling and testing and oversight, both a point in time and forward view of individual portfolio trending and remediation's to either preserve or enhance asset quality, risk management and risk appetite.
- Develop a working relationship with business unit team leaders to highlight the key credit issues facing the area or product under review and helping to provide executive solutions to improve asset quality, risk management and problem debt identification.
- Review and implement the Environmental and Social Management System (ESMS) policy and procedures by integrating them in the bank's internal credit process and ensuring that Environmental and Social Due Diligence is undertaken for investment projects as per agreed performance standards and international best practices.



- Identify gaps and plan, design, co-ordinate the implementation of comprehensive credit training, operational risk, and compliance programs in consultation with HR Learning and development department and Risk Division.
- Co-ordinate the implementation of agreed action plans, tracking and timely closure of identified credit audit and operational risk issues.
- Keep abreast of financial industry laws and regulations, emerging global banking trends and best practices relating to credit and provide regulatory expertise.
- Provide support to subsidiaries in reviewing and implementation of their credit policies and processes.

Education/Professional Qualifications, Skills & Experience:

- Bachelor's degree in finance, Accounting, Commerce or a business-related field from a recognized University.
- Professional qualifications in Credit Management.
- Professional certification in AKIB/CIB, CPA(K), ACCA is an added advantage.
- Master's degree in a Business-related field from a recognized University is an added advantage.
- 5 years' experience in Banking, 3 of which must have been in Credit function at management level.
- Excellent analytical skills
- Good interpersonal and communication skills
- Good understanding of credit processes, policies and procedures.
- Strong knowledge of business entity legal structures and risk rating.
- Good understanding of financial statements and ratios, credit reports, personal financial statements.
- Excellent Report writing and presentation skills.
- Knowledge of National Bank lending policy and CBK Prudential Guidelines.
- Ability to make operational and routine decisions in a timely and effective manner and to be accountable for decision making within departmental and role allocation –
- Ability to mentor and coach staff to goal definition and achievement.
- Performance Management and team building
- Maintains a professional approach based on ethics and NBK values.
- Maintains high level of integrity by ensuring ethical practices are adhered to and ensures NBK is not put at reputational risk.
- Able to withstand strategic and operational challenges and maintain momentum.
- Manages emotions in a mature and composed manner as expected.

How to Apply:

- Send your CV and application letter showing how you meet the role requirement stated above to: Recruitment@nationalbank.co.ke by **Thursday, 17th April 2026**
- Indicate Name & Job Reference number 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.