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 Approved by Senior Inspector  
 MOL/RSS/J/  
 02/09/2022



**Ecobank**  
 The Pan African Bank

**POSITION :** HEAD OF RISK AND CREDIT  
**REPORTS TO :** MANAGING DIRECTOR

#### JOB PURPOSE

The main responsibility of risk managers is to support business managers in meeting their goals to satisfy the needs of depositors, lenders, shareholders, and regulators. The Head of Risk and Credit is therefore responsible for reviewing, assessing, measuring, approving and monitoring risks in their respective countries.

#### KEY RESPONSIBILITIES

- Establish an appropriate strategy and enabling policies in support of the business strategy for all lending products
- Work with other stakeholders to set-up / upgrade the risk infrastructure (people, systems etc.)
- Develop appropriate policies for different customer segments, allowing the sales team to enter approved target market segments
- Review credit products and make appropriate recommendations where and product is leading to higher losses.
- In partnership with the business take responsibility for the credit performance
- Provide hands-on training to the risk management team
- Work with the stakeholders to deliver the results within the risk governance framework
- Work with Regional Credit Committee to obtain approvals beyond the approved authority levels of the BCC.

#### Responsibility 2

##### Delivery of key metrics

- Build a strong Risk/Service Delivery partnership that will deliver superior customer experience
- Build a strong Risk team to support planned growth
- Ensure / manage impairment figures in line with plans
- Managing the cost within the agreed budgets and prudential ratios.
- Ensure timely and effective monitoring and control of the lending portfolio.
- Review and challenge information and performance

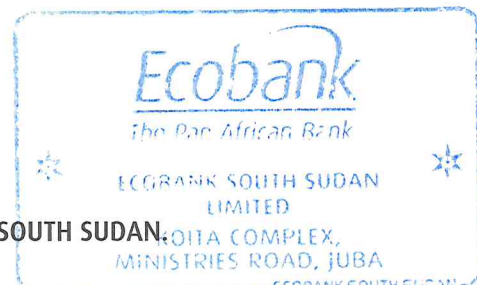
#### Responsibility 3

##### Development / refinement of Product Programmes in association with the business units

- Support launch of Product Products in line with the approved Target Market
- Critical analysis of any credit risk product offerings to identify any underlying credit risks and coming up with practical ways to counter or manage the risks. Communicate effectively with the business on all risk related matters

#### Responsibility 4

##### Compliance to the credit risk governance framework



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- Accountability for the strategy and quality of the bank's lending portfolio, including all aspects of lending for the various personal and business sectors.
- Conduct business / operations reviews to ensure adherence of lending policy
- Responsible for the audit assessment of risk and for any follow up action that is required

#### Responsibility 5

##### Drive improvements and roll-out the Ecobank Group standards and best practices

- Enforce the Risk Policies of the Bank (Credit, Market and Operational Risks) and being ultimately responsible for the quality of the credit portfolio.
- Review, redefine and make recommendations to Management and then implement the framework for managing risk within the bank's lending book, operational and market environment.
- Develop, implement and maintain risk strategies for the credit business as a whole (operating, organizational, physical and technology models).
- Continuous improvement of the Management Information base to ensure they remain relevant, reflect credit risk appetite and are useful to provide the business with information for use in decision making.
- Supervise the submission of required returns to the Group, BOU and other external parties

#### A SUITABLY QUALIFIED CANDIDATE SHOULD HAVE:

##### Experience & Qualifications

- Bachelor's Degree in Risk Management, Business Administration, Economics, and statistics
- Post Graduate Diploma will be an added advantage
- 5 - 10 years of experience required

##### Skills, Capabilities & Personal attributes

- Knowledge of risk assessment models
- Knowledge of auditing and reporting procedures
- Knowledge of actuarial and statistical tools
- Ability to implement risk monitoring and testing procedures
- Ability to use office automation tools
- Excellent verbal and written communication skills
- Ability to build relationships with key stakeholders
- Analytical skills
- Attention to detail
- Organizational and time management skills
- Team player but ability to work independently
- Proactivity

#### HOW TO APPLY:

Interested candidates for the above positions should submit their application and updated CV to: [hrrecruitment@ecobank.com](mailto:hrrecruitment@ecobank.com) no later than Wednesday 21<sup>st</sup> September 2022. **Only shortlisted candidates will be contacted.**

