Team Lead: Credit Risk

Location: Windhoek, Namibia
Company: Access Bank (Namibia) Limited
Position: Team Lead: Credit Risk
Job grade: D-Lower (Paterson Grading)

The Team Lead: Credit Risk is responsible for assessing, monitoring and managing credit risk within the Bank's lending portfolio. The role supports prudent credit decision-making by conducting financial analysis, evaluating creditworthiness, credit portfolio monitoring and management, identifying potential risks and ensuring compliance with the Bank's credit policies, risk management frameworks and regulatory requirements. The incumbent contributes to maintaining a high-quality loan portfolio while supporting sustainable business growth.

Key Responsibilities:

- Assess and evaluate credit applications in accordance with the Bank's credit policies and risk appetite.
- Conduct financial analysis and creditworthiness assessments of Retail, Small Medium Enterprise, Commercial, and Corporate customers.
- Review financial statements, cash flow forecasts and supporting documentation to determine lending risks.
- Identify, measure, monitor and report credit risks within the loan portfolio.
- Prepare comprehensive credit assessment reports and recommendations for approval.
- Monitor approved facilities and ensure compliance with approved credit terms and conditions.
- Track early warning signals and recommend appropriate risk mitigation measures.
- Perform portfolio reviews and ongoing credit monitoring activities.
- Ensure compliance with internal credit policies, regulatory requirements and risk management standards.
- Participate in Management Committee processes (Management Credit Committee, Policy & Portfolio Management Credit Committee and Criticized Assets Committee) and provide risk-related insights where required.
- Analyse industry, market and economic trends that may impact customer credit performance.
- Monitor overdrawn transactional and overdue loan accounts and collaborate with relevant stakeholders on remedial actions.

- Maintain accurate credit records and documentation.
- Assist in the development and enhancement of credit risk policies, procedures, and reporting frameworks.
- Contribute to reducing credit losses and improving portfolio quality.
- Adhere to the Bank's operational policies, procedures, risk and compliance standards.
- Oversee and manage Risk Management Team subordinates and guide their activities to ensure the achievement of their current to medium-term goals.
- Verify and authorize client credit limits within the Core Banking System (CBS) in strict compliance with risk parameters and delegated authority matrices.
- Ensure all credit and lending facilities are accurately captured, configured, and mapped in the CBS to align precisely with approved credit papers and credit committee sanctions.
- Proactively track, monitor, and manage financial covenants and conditions precedent/subsequent imposed on client facilities to mitigate credit risk and maintain regulatory compliance.
- Prepare, analyse, and distribute periodic risk and operational reports to key internal and external stakeholders to provide transparent visibility into portfolio health.
- Any other functions as requested by the Head: Credit Risk and/or Chief Risk Officer.

Qualifications and Experience:

Education:

- Bachelor's Degree in Finance, Accounting, Economics, Banking, Risk Management and Business Administration.
- Professional certifications in Credit Risk, Banking, Association of Chartered Certified Accountants, Chartered Institute of Management Accountants and Chartered Financial Analyst or related qualifications will be an added advantage.

Experience:

- Minimum of 5 years' experience in Credit Risk, Credit Analysis, Corporate Banking, Commercial Banking, Retail Banking, Lending Operations or a related financial services environment.
- Experience in financial statement analysis, credit assessment, loan portfolio management and loan administration.
- Sound understanding of banking regulations, credit risk frameworks and lending practices.

Qualified candidates who meet the above requirements are invited to submit their updated detailed CV and certified copies of qualifications through the Access Bank Namibia HR email address: HR.NAM@ACCESSBANK.na before the closing date

November 20, 2026 ensuring the position you are applying for is indicated in the subject line.

Access Bank Namibia is an equal opportunity employer. We are committed to attracting, developing, and retaining talented individuals who share our core values of Leadership, Excellence, Empowered employees, Passion for customers, Professionalism and Innovation.

Kindly note that only shortlisted candidates will be contacted.