



Consolidated Bank of Kenya Ltd is Kenya's SME bank of choice that provides flexible financial solutions that support our customers in achieving success. The Bank is well positioned, with presence in majority of the country's business hubs to continually offer pleasant and convenient services. We seek to recruit a high caliber, results oriented and self-driven individual to fill the position of **Portfolio Monitoring Officer**.

PORTFOLIO MONITORING OFFICER

Job Type

Three (3) year Contract.

Job Purpose

Reporting to the Credit Administration Manager, the Portfolio Monitoring Officer will be responsible for monitoring the quality of the loan book and reporting on its condition to the Management and to the Regulator, decision support, risk mitigation and stakeholder collaboration.

Key Responsibilities

- Loan Portfolio Monitoring and Management to ensure that loans are properly graded according to performance as prescribed in the Credit Policy, CBK Prudential Guidelines and IFRS9 standards.
- Deliver high quality portfolio management reports to aid senior management in understanding risk trends and aiding in strategic decision making by business.
- Monitor the portfolio by providing triggers and changes in performance of the loan Book through the use of the daily refer lists and Portfolio at risk reports.
- Prepare and dispatch prudential returns to the Regulator (CBK) and the Credit Reference Bureaus.
- Proactively identify early warning signs of declining creditworthiness and work with Relationship Managers to ensure early intervention in order to minimize losses.
- Monitoring of exceptions in the loan portfolio to keep it within the Bank's risk appetite.
- Update and recalibrate IFRS 9 Expected Credit Loss (ECL) model.
- Monitor, notify and implement Central Bank Rate changes for variable rate loans.
- Advise Finance department on Provision requirements on the impaired loan.
- Ensure that data integrity issues are identified and resolved.

- Provide guidance to the Bank on policy requirements relating to portfolio management on existing and new credit products based on lessons learnt from daily monitoring and recommending changes or improvement in the credit policies.
- Ensure strict adherence to all regulations, statutes, standards, practices and all internal processes and procedures as per the relevant manuals and comply with all relevant external legislation and regulations with regard to Compliance requirements.

Qualifications and Competencies

- Holder of bachelor's degree in a business related field. Professional banking qualifications will be added advantage.
- Should have minimum of 3 years' experience in managing a credit portfolio in a commercial bank.
- Should have thorough understanding of CBK regulatory framework and IFRS 9 financial standards
- Should be proficient in ICT with excellent working knowledge of MS Excel and data analytical skills.
- Should have strong technical understanding of the banking regulatory environment.
- Should demonstrate proactivity, precision and attention to detail.
- Should have excellent verbal and written communication skills with the ability to communicate at all levels internally and externally.

Method of Application

Please note that applications with the position applied for clearly indicated on top of the envelope together with a detailed Curriculum vitae and copies of academic and professional certificates, should be **HAND DELIVERED** or sent through **COURIER/POST OFFICE** to the Bank's Head Office located at Consolidated Bank House, Koinange Street, 6th Floor on or before **Friday, 30th January 2026** at 5.00 pm and addressed to:

**The Head of Human Resources
Consolidated Bank of Kenya Limited
P.O. Box 51133 - 00200
NAIROBI**

Consolidated Bank of Kenya Limited is an equal opportunity employer.