



AKIBA COMMERCIAL BANK PLC

benki kwa maendeleo yako

JOIN OUR TEAM



**POSITION: FINANCIAL RISK
OFFICER**



BASED IN: DAR ES SALAAM



HOW TO APPLY

Submit your CV to
recruitment@acbbank.co.tz



CLOSING DATE:

3rd AUGUST 2026. 5:00PM



0800 750 336 Toll Free
support@acbbank.co.tz
www.acbbank.co.tz



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Akiba Commercial Bank Plc

The jobholder is responsible for monitoring credit, liquidity, and market risks, conducting stress testing, and validating IFRS 9 models to ensure full compliance with BOT regulations. The role includes developing and tracking Key Risk Indicators (KRIs), preparing risk reports for governance committees, reviewing policies, and maintaining Risk Registers. The jobholder also collaborates with business units to design and implement risk mitigation strategies while promoting a strong risk awareness culture through training and stakeholder engagement.

THE ROLE

- Monitors NPL ratios, sectoral concentration, and single borrower exposures to ensure compliance with BOT limits.
- Identifies early warning signals for deteriorating credit quality and recommends timely risk mitigation measures.
- Reviews credit approval processes, risk ratings, and collateral management for compliance with internal policies and BOT guidelines.
- Supports IFRS 9 ECL model validation and conducts credit stress testing to assess portfolio resilience under adverse scenarios.
- Conducts portfolio reviews to identify root causes of emerging credit risks and communicates weaknesses to the credit function.
- Monitors daily liquidity ratios, funding concentrations, and cash flows; assists in ILAAP preparation and conducts liquidity stress testing.
- Monitors FX exposures, interest rate risk, and market risk factors; ensures compliance with BOT Foreign Exchange Regulations and internal limits.
- Conducts VaR assessments, sensitivity analysis, and prepares monthly/quarterly risk reports for ALCO, Management Risk Committee, and the Board.
- Works with business units to set up KRIs for credit, liquidity, and market risk; validates results and ensures timely escalation of breaches.



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- Reviews risk policies in line with BOT/Basel III, maintains Risk Registers, supports risk awareness training, and collaborates with business units on risk mitigation strategies
- Assist in the preparation of the Internal Capital Adequacy Assessment Process (ICAAP) and ensure timely submission to the Bank of Tanzania (BOT).

THE CANDIDATE

- Bachelor's degree in Banking, Finance, Economics, Business Administration, or a related field, with a professional risk certification .
- Minimum 3 years in financial risk management within a business lending environment.
- Strong knowledge of BOT regulations, Basel III, and IFRS 9 standards.
- Proven experience in credit risk analysis, liquidity monitoring, and market risk measurement.
- Practical understanding of risk management tools, methodologies, and control frameworks.
- Excellent knowledge of financial risk management systems and reporting platforms

APPLICATION INSTRUCTIONS

Please submit your CV through below email address not later than 3rd August 2026.

Email: recruitment@acbbank.co.tz



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