MANAGER – BUSINESS, PERFORMANCE & MARKET INTELLIGENCE - MBRS/11/2026

REPORTING TO: SENIOR MANAGER -STRATEGY, PLANNING AND BUSINESS PERFORMANCE.

Job Purpose: This is a senior analytical leadership role responsible for driving business intelligence, financial performance insights, and strategic analytics across the bank. The Manager will lead a team covering a wide remit — from IFRS 9 credit risk governance and branch network strategy through to staff productivity analytics, macroeconomic analysis, and competitive benchmarking.

At its core, the role exists to ensure that leadership has the right information, at the right time, to make sound financial and strategic decisions. This means overseeing high-quality management information systems, maintaining robust data governance, and translating complex financial and market data into clear, actionable insights for senior stakeholders.

The position carries meaningful accountability — supporting regulatory compliance, influencing credit provisioning, guiding branch investment decisions, and enabling enterprise-wide Staff performance monitoring. The Manager will work closely with executive leadership, risk, retail and corporate banking teams, and external stakeholders including regulators and auditors.

Key Responsibilities:

Credit Risk & IFRS 9 Governance

- Design, validate and govern IFRS 9 Expected Credit Loss (ECL) models, including PD, LGD and EAD parameters.
- Oversee credit risk modelling frameworks, staging methodologies and impairment calculations.
- Define impairment policies and ensure compliance with IFRS 9 standards and regulatory requirements.
- Review and validate ECL summary reports, low-risk credit asset models and provisioning analyses.
- Lead internal and external audit engagements on IFRS 9 modelling.
- Oversee IFRS 9 disclosures and impairment assumption documentation.
- Review macroeconomic overlays and model assumptions used in ECL estimation.
- Lead governance and refinement of the Time-to-Realization (TTR) framework used in LGD modelling.

Branch Network Strategy & Expansion

- Lead strategic analysis for branch network expansion, rationalization and optimization.
- Conduct feasibility studies covering market sizing, catchment analysis, CAPEX/OPEX modelling and break-even projections.
- Assess branch performance and recommend turnaround, relocation or closure strategies.
- Develop profitability forecasts and ROI analysis to support branch investment decisions

Profitability & Efficiency Analysis.

- Monitor and analyse branch-level profitability metrics including PBT, NIM, CIR and Cost of Risk.
- Diagnose the root causes of underperforming branches and recommend corrective strategies.
- Track cost optimization and revenue enhancement initiatives.
- Review profitability and non-funded income performance reports.

Financial Planning, Forecasting & Product Analytics

- Guide rolling financial forecasts that incorporate risks, opportunities and scenario analysis.

- Conduct stress testing and sensitivity analysis to inform financial planning.
- Analyse product performance and customer uptake trends.
- Review income, revenue monitoring and expense performance reports.

Staff & Productivity Analytics.

- Measure and report staff productivity performance across branches and head office functions.
- Track deposits, loans, overdrafts and revenue per staff member with performance attribution across portfolios.
- Maintain HR Staff analytics including FTE analysis and staff establishment tracking.
- Generate and maintain staff domain reference tables and portfolio allocation reports.
- Produce enterprise-wide productivity dashboards supporting performance monitoring.
- Deposits/Overdrafts per Staff Reports, and FTE Workforce Analytics

Macroeconomic & Sector Intelligence

- Analyse macroeconomic trends including inflation, interest rates, FX movements, GDP growth and remittances.
- Develop macroeconomic assumptions for budgeting, forecasting and IFRS 9 modelling.
- Monitor regulatory developments and industry intelligence from the CBK and KBA.
- Produce GDP reviews, MPC analyses and macroeconomic intelligence reports.

Industry Benchmarking & Competitive Intelligence

- Conduct peer benchmarking on key metrics including ROE, NIM, CIR, Cost of Risk, NPLs and capital adequacy.
- Monitor competitor pricing strategies for loans and deposits.
- Produce banking industry performance reviews and strategic insights.

Reporting

- Supervise the business analytics team and ensure timely delivery of all management reports.
- Review and validate critical reports for accuracy, completeness and audit readiness.
- Establish and maintain data quality standards and reconciliation protocols.

Audit closure-90% closure on all outstanding matters

Qualifications & Experience:

A bachelor's degree in finance, Economics, Statistics, Mathematics, Computer Science, Data Analytics, Audit or a related quantitative discipline is required. A Master's degree (MBA, MSc Finance or Data Science) is a distinct advantage.

Professional Certifications (Preferred)

- CFA, CPA / ACCA
- Data Analytics certifications (Python, R, Power BI / Tableau)

Experience Requirements

- A minimum of 5-8 years of banking experience, with at least 5 years in financial analytics, credit risk or strategic finance.
- Hands-on experience in IFRS 9 modelling and financial analytics is essential.
- Demonstrated track record of supporting executive-level decision-making through analytical outputs.
- Proven experience supervising and developing analytical teams

Key Competencies:

- IFRS 9 credit risk modelling (PD, LGD, EAD)
- Financial forecasting and scenario modelling
- Branch economics and profitability analytics
- Macroeconomic and industry analysis
- Advanced data analytics (Excel, Python, R, BI tools)
- Banking regulatory frameworks (CBK, Basel, IFRS)

ALL applicants **MUST** apply online to email: **recruitment@familybank.co.ke**; closing date is **28th November 2026**.Canvassing will automatically disqualify the candidate. Only shortlisted candidates will be contacted.

"We are an equal opportunity employer"