



CAREER OPPORTUNITIES AT EQUITY BANK.

Equity Bank is one of the region's leading Banks whose purpose is to transform the lives and livelihoods of the people of Africa socially and economically by availing them modern, inclusive financial services that maximize their opportunities. With a strong footprint in Kenya, Uganda, Tanzania, Rwanda, DRC and South Sudan, Equity Bank is home to more than 20 million customers – the largest customer base in Africa. Currently the Bank is seeking additional talent to serve in the role outlined below:

CREDIT MANAGER – LARGE SMES & CORPORATES

Job Title: Credit Manager – Large SMEs & Corporates

Department: Credit Risk / Underwriting

Reports to: Head of Credit Underwriting (Director of Credit retains oversight)

Location: Equity Bank Headquarters

Job Purpose

To provide rigorous, high-quality financial and credit analysis for large SME and corporate exposures above RWF 1 billion. The role demands a seasoned professional with proven expertise in structuring complex transactions, applying advanced financial models, and presenting well-defended recommendations to senior credit committees. The analyst must combine technical depth with strong communication, resilience under pressure, and sound judgment, ensuring portfolio growth is achieved without compromising risk appetite, regulatory standards, or asset quality.

Key Responsibilities

Credit Appraisal & Underwriting

- Lead comprehensive financial analysis including cash flow forecasting, Earnings Before Interest, Taxes, Depreciation, and Amortization (**EBITDA**), Debt Service Coverage Ratio (**DSCR**), free cash flow, leverage, sensitivity, and scenario testing.
- Develop and present detailed credit proposals, articulating key risks, mitigants, and covenant structures.
- Structure facilities with a focus on sustainability, repayment capacity, and alignment to Risk Acceptance Criteria (**RAAC**) and BNR requirements.
- Provide sector benchmarking and peer comparison for large borrowers across manufacturing, telecom, real estate, agribusiness, and services.



Portfolio Monitoring & Risk Management

- Track performance of large-ticket exposures and escalate early warning signals promptly.
- Conduct stress testing at borrower and portfolio level to assess resilience to shocks.
- Monitor concentration risks, collateral adequacy, and covenant compliance for exposures above RWF 1B.
- Recommend proactive restructuring, recovery, or risk mitigation strategies when necessary.

Stakeholder Engagement & Communication

- Present and defend complex credit recommendations with clarity and conviction at senior-level Credit Committees.
- Engage with Relationship Managers, auditors, valuers, and regulators to ensure due diligence is robust and complete.
- Draft concise, well-structured reports and executive summaries for Board-level and regulatory submissions.

Governance & Policy Contribution

- Contribute to development of sector-specific RAAC, underwriting frameworks, and portfolio review papers.
- Ensure strict adherence to documentation, compliance, and audit trails.
- Mentor junior analysts, instilling a culture of discipline, accountability, and analytical rigor.

Qualifications, Experience, Skills and Attributes

- Bachelor's degree in Finance, Accounting, Economics, or related discipline.
- Master's degree or professional qualification (CFA, CPA, ACCA) strongly preferred.
- Minimum 10 years' progressive experience in credit analysis, corporate/SME lending, or risk management, with direct exposure to transactions above RWF 1B.
- Demonstrated expertise in financial modeling, cash flow forecasting, covenant structuring, and sector-specific risk evaluation.
- Solid understanding of Basel/BNR prudential guidelines, IFRS-9, and large exposure management.
- Proficiency in Moody's credit risk tools (e.g., Risk Analyst, CreditEdge, or equivalent) for financial spreading, risk rating, and scenario analysis.

Core Competencies

- Advanced financial modeling, ratio analysis, and stress testing skills.
- Excellent report-writing, analytical, and presentation abilities.
- Ability to articulate complex analysis persuasively to senior management and committees.
- Strong commercial awareness and sectoral knowledge.



Behavioral Skills

- Resilient, disciplined, and able to “take heat” in high-stakes discussions.
- Strong work ethic, high integrity, and sound professional judgment.
- Exceptional oral and written communication skills.
- Confidence to defend positions while being receptive to constructive feedback.
- Calm under pressure, with the ability to manage multiple priorities in tight timelines.

Performance Metrics

- Accuracy, clarity, and timeliness of credit proposals.
- Portfolio performance on large exposures (PAR/NPL ratios within risk appetite).
- Quality of engagement with Credit Committees and internal stakeholders.
- Compliance with governance, TAT, and regulatory standards.

If you meet the above requirements, submit your application quoting the job opportunity you are applying for as subject of your email through the email address below by **9th October 2025**. Please include detailed Curriculum Vitae, copies of the relevant certificates, testimonials, and daytime telephone contact and email address. Only short-listed candidates will be contacted.

Email to: **jobsrwanda@equitybank.co.rw**

Equity Bank is an equal opportunity employer. We value the diversity of individuals, ideas, perspectives, insights, values and what they bring to the workplace.