



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 roles outlined below:

SME CREDIT ANALYST (LARGE BORROWINGS)

Job Title: SME Credit Analyst (Large Borrowings)

Department: Credit Risk / Underwriting

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

Location: H/Q

Job Purpose

To provide high-quality credit analysis, due diligence, and portfolio monitoring for Small and Medium Enterprises (SMEs) with medium and large borrowing needs. The analyst will ensure credit proposals are rigorously assessed in line with the Bank's Risk Acceptance Criteria (RAAC), regulatory guidelines, and risk appetite, while balancing growth, profitability, and portfolio quality.

Key Responsibilities

Credit Appraisal & Underwriting

- Conduct comprehensive financial, business, and sector analysis of SME borrowers.
- Prepare clear, well-structured credit proposals with focus on repayment capacity, risk mitigation, and covenant structuring.
- Apply cash flow analysis (EBITDA, DSCR, free cash flow), leverage metrics, and sensitivity testing.
- Ensure compliance with internal credit policy, RAAC, and BNR regulatory requirements.

Portfolio Monitoring & Risk Management

- Track performance of approved facilities; prepare early warning reports and recommend risk mitigation.
- Monitor portfolio concentration across sectors, collateral adequacy, and covenant compliance.
- Provide input into periodic portfolio reviews and stress testing exercises.



Client & Stakeholder Engagement

- Work closely with Relationship Managers to structure facilities that balance client needs with the Bank's risk appetite.
- Engage with external parties (auditors, valuers, legal, regulators) for due diligence
- Present credit recommendations to the Credit Committee and defend analysis with clarity and rigor.

Process & Governance

- Support ongoing policy reviews and contribute to process improvement for SME credit.
- Maintain full documentation trail to support audit and compliance reviews.
- Uphold the highest ethical standards and ensure decisions are transparent, consistent, and defensible.

Qualifications & Experience

- Bachelor's degree in finance, Accounting, Economics, or related field (Master's degree or professional qualification such as CPA, ACCA, CFA is an added advantage).
- Minimum 8 years' experience in credit analysis, risk management, or corporate/SME lending within a reputable financial institution.
- Demonstrated track record of analyzing medium-to-large SME exposures (loan sizes above RWF 500M preferred).
- Solid understanding of Basel/BNR regulatory requirements, IFRS-9, and credit risk modeling.

Core Competencies

- Strong financial analysis and credit structuring skills.
- Proficiency in financial modeling, stress testing, and ratio analysis.
- Clear report-writing and presentation skills, able to distill complex analysis into executive summaries.
- Knowledge of key SME sectors (manufacturing, trade, agribusiness, services).
- Adept in collateral evaluation, covenant structuring, and legal documentation basics.

Behavioral Skills

- High integrity, professional judgment, and accountability.
- Strong critical thinking and problem-solving mindset.
- Ability to work under pressure, manage deadlines, and balance multiple priorities.
- Team-oriented with ability to collaborate across departments (Credit, Commercial, Risk).
- Confidence in defending positions in Credit Committees while remaining open to feedback.
- Curiosity and forward-looking mindset to anticipate sector and macro risks.



Performance Metrics

- Quality of credit proposals (accuracy, timeliness, completeness).
- Portfolio quality (PAR, NPL ratios within thresholds).
- Compliance with TAT and governance standards.
- Feedback from Credit Committee and internal stakeholders.

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 **8th 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.