



## **CAREER OPORTUNITIES 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 Rwanda, Kenya, Uganda, Tanzania, DRC and South Sudan, Equity Bank is home to more than 20 million customers – the largest customer base in Africa. Currently Equity Bank Rwanda is seeking additional talent to serve in the role of **Director of Credit**.

### **DIRECTOR OF CREDIT**

#### **Position Overview**

**The Director of Credit** is a senior leadership role responsible for shaping and executing the organization's credit strategy across three critical functions: Credit Underwriting, Distressed Assets Management, and Credit Administration. This position ensures prudent risk management, maximizes portfolio performance, and safeguards the institution's financial health while enabling sustainable growth.

#### **Key Responsibilities**

##### **Strategic Leadership**

- Develop and implement credit policies aligned with regulatory requirements and organizational goals.
- Lead and mentor cross-functional teams in underwriting, distressed assets, and administration.
- Collaborate with executive leadership to align credit strategy with overall business objectives.

##### **Credit Underwriting**

- Oversee credit risk assessment for corporate, SME, and retail portfolios.
- Ensure consistent application of credit standards across all business units.
- Approve high-value and complex credit proposals within delegated authority.

##### **Distressed Assets Management**

- Design and execute recovery strategies for non-performing loans and distressed exposures.
- Negotiate restructuring, workouts, and settlements with clients and stakeholders.
- Monitor portfolio health and proactively identify early warning signals.

##### **Credit Administration**

- Ensure accurate documentation and compliance with internal policies and external regulations.
- Streamline credit processes to enhance efficiency and reduce operational risk.
- Maintain robust reporting frameworks for management and regulatory bodies.



### Leadership

- Collaborate with the debt recovery team to ensure timely & efficient recovery
- Monitor KPIs like loan growth, default rates, digital adoption, and customer satisfaction
- Build and mentor a high-performing team, fostering a culture of innovation, accountability, and continuous improvement
- Provide clear direction and motivation to team members, aligning their efforts with organizational goals and objectives
- Foster cross-functional alignment between commercial and operational teams
- Inspire teams to embrace innovation while aligning with the bank's broader goals
- Create a culture of innovation and accountability

### Qualifications & Experience

- Master's degree in Finance, Economics, or Business (MBA or CFA preferred).
- 10+ years of progressive credit experience with at least 7 years in leadership roles.
- Expertise in Credit Risk Management, distressed asset resolution, and regulatory compliance.
- Strong negotiation and stakeholder management skills.
- Proven track record of portfolio optimization and recovery performance.

### Critical Competencies

- Strategic thinking with ability to balance risk and growth.
- Leadership and team development across diverse functions.
- Analytical rigor and sound judgment in complex credit decisions.
- Communication and influence at board and regulatory levels.
- Change management to drive process improvements and innovation.

If you meet the above requirements, submit your application quoting the job opportunity you are applying for as subject of your email through the link below by **10<sup>th</sup> May 2026**. Please include detailed Curriculum Vitae (in Word version or Pdf version not Pdf image), copies of the relevant certificates, testimonials, and daytime telephone contact and email address. **Only short-listed candidates will be contacted.**

Email to:

[https://equitybank.taleo.net/careersection/int\\_new/jobsearch.ftl?ftlcompclass=LoginComponent&lang=en](https://equitybank.taleo.net/careersection/int_new/jobsearch.ftl?ftlcompclass=LoginComponent&lang=en)

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