



GENERAL
Job Title: Credit Risk Officer Department/Division: Risk Department Reports To: Manager Credit Risk
BASIC PURPOSE
To support effective credit risk management through portfolio monitoring, risk analysis, regulatory compliance, reporting and early identification of deteriorating credit exposures
MAIN DUTIES AND RESPONSIBILITIES
• Undertake periodic reviews of the credit portfolio and identify emerging risks and early warning signals. • Monitor portfolio quality, delinquency trends, concentrations and migration patterns. • Support appropriate classification of credit facilities and adequacy of provisions. • Review compliance with credit policies, regulatory requirements and approved credit standards. • Assess adequacy of underwriting controls and collateral management practices. • Conduct stress testing, vintage analysis and other portfolio analytics. • Prepare credit risk reports for management, committees and regulatory purposes. • Escalate significant credit risk concerns and recommend remedial actions. • Support audits, regulatory reviews and risk management projects.
KNOWLEDGE, SKILLS, QUALIFICATIONS AND EXPERIENCE
Knowledge • Understanding of credit risk management principles and banking operations. • Knowledge of BOT prudential regulations and risk governance requirements. • Understanding of portfolio monitoring, provisioning and IFRS 9 concepts. • Proficiency in Microsoft Excel and data analysis tools. Skills • Strong analytical and problem-solving skills. • Proficiency in Microsoft Excel and data analysis tools. • Ability to analyse large datasets and prepare clear reports and dashboards. • Effective communication and report writing skills. • Attention to detail, integrity and confidentiality. • Ability to manage multiple priorities and meet deadlines. Qualifications • Bachelor's degree in Finance, Banking, Economics, Accounting, Statistics, Risk Management or related field. • Professional certification in Risk Management, Banking, Accounting or Audit is an added advantage. Work Experience • At least one year of relevant experience in banking, risk management, audit, finance or credit-related functions.



If you believe you can clearly demonstrate your abilities to meet the criteria given above, please submit your job application cover letter along with a detailed resume, copies of the relevant certificates and testimonials in a single PDF file format, quoting the respective Job title or Ref no. in the subject field to **TZRecruitment@equitybank.co.tz** by **Friday 02nd October 2026**.

Only short-listed candidates will be contacted.

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

By submitting your application, you consent to Equity Bank Tanzania Limited collecting and processing your personal data strictly for recruitment, selection, and, where applicable, employment purposes. Equity Bank Tanzania Limited will process your personal data in accordance with the Data Protection and Privacy Act, Cap 97, and its Data Privacy Policy. Your personal information will be treated with the highest level of confidentiality and will not be shared with unauthorized third parties, except where disclosure is required by law or regulatory obligation".