



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 (RWF 300M – 500M BORROWINGS)

Job Title: SME Credit Analyst (RWF 300M – 500M BORROWINGS)

Department: Credit Risk / Underwriting

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

Location: H/Q

Role Purpose

To provide end-to-end credit analysis, due diligence, and portfolio monitoring for SME borrowers with borrowing needs in the RWF 300M–500M range. The role requires high-quality analysis, structured recommendations, and the ability to manage high volumes of SME credit applications without compromising standards.

Key Responsibilities

- Conduct detailed financial and business analysis of SME borrowers across sectors (trade, manufacturing, services).
- Structure facilities with appropriate repayment terms, covenants, and collateral.
- Prepare credit proposals with focus on repayment capacity, risk mitigation, and compliance with RAAC and BNR requirements.
- Monitor SME portfolio performance, track covenants, and escalate early warning signals.
- Work with RMs and external stakeholders (auditors, valuers, legal advisors).
- Manage high transaction volumes while maintaining quality and timeliness.

Qualifications & Experience

- Bachelor's degree in finance, Accounting, Economics, or related field
- 5 years' experience handling SME credit files in a reputable financial institution.
- Demonstrated exposure to SME deals in the RWF 300M–500M range.
- Strong understanding of BNR regulations, IFRS-9, and SME risk dynamics.



Core Competencies

- Financial and credit analysis skills.
- Proficiency in financial modeling, stress testing, and ratio analysis.
- Knowledge of SME business models and cash flow dynamics.
- Strong report writing and presentation abilities.
- Capacity to manage high transaction volumes.

Behavioral Skills

- Integrity, accountability, and judgment.
- Strong problem-solving and critical thinking.
- Resilience under pressure with ability to juggle multiple files.
- Team player with strong communication and committee defense skills.
- Customer sensitivity while maintaining prudent credit judgment.

Performance Metrics

- Quality and timeliness of SME credit proposals.
- Volume of files processed without compromising standards.
- Portfolio quality (PAR, NPL ratios within thresholds).
- Compliance with TAT and governance 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 **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.