



GENERAL
<p>Job Title: Manager Enterprise Credit Risk (Job Ref: RISK/09/2025/01) Reports to: Head of Risk Management Department/Division: Risk Management</p> <p>No. of Vacancies: 1</p>
BASIC PURPOSE:
<p>The job holder is responsible for the Identification, assessment, and management of credit risks for the bank while providing an independent assurance to management that established controls are operating as intended to ensure compliance with regulations and established Bank policies and procedures.</p>
MAIN DUTIES & RESPONSIBILITIES
<ul style="list-style-type: none">• Regularly review, monitor, and coordinate the implementation of the Bank's Risk management framework as approved by Board.• Assess the performance of the credit portfolio (both funded and non-funded) and recommend measures for achieving the set targets of portfolio growth and asset quality.• Prepare/review timely and accurate Credit Risk reports for submission to Management and Board Committees of the bank.• Prepare/review an accurate Credit Risk Daily Dashboard for submission to the Head of Risk.• Ensure maintenance and update of Risk management tools i.e., Credit Risk Registers, RCSAs etc.• Carry out regular stress testing of the credit portfolio with recommendations and submit the report to the Head of Risk for presentation to the Risk Management Committee and Board Risk Management Committee.• Monitor the compliance of the credit policy and propose appropriate measures to enhance the asset quality and portfolio growth.• Assist the Head of Risk to define the credit risk appetite and exposure limits for different business sectors.• Conduct risk assessments for new and existing credit products to advise management on the appropriate risk mitigations.• Liaise with other business stakeholders like Credit, Commercial division, internal audit, compliance, and other staff to drive credit risk management practices.• Provide support, education and training to staff at different management levels on credit risk awareness.• Undertake other Risk Management department adhoc assignments as assigned by direct supervisor, the Head of department, MD, EXCO and or Board.
QUALIFICATIONS, SKILLS AND EXPEREINCE
<p>QUALIFICATIONS</p> <ul style="list-style-type: none">• Bachelor's Degree in a Business-related Field from a recognized University.



- Professional qualification or on-going pursuit will be an added advantage.

SKILLS

- Good knowledge and understanding of credit processes, products and regulatory requirements.
- Intermediate interpersonal communication skills to explain bank policies and procedures.
- General knowledge of risks related to Credit business and the banking industry.
- Ability to learn and easily adapt to changes in regulatory requirements, bank processes and procedures.
- Must be proactive, have critical thinking, analytical, pay attention to detail with problem-solving skills to quickly stop threats of significant impact to the institution.
- Ability to communicate and function in a culturally diverse, change-oriented setting and well organized.
- Good communication and presentation skills
- Exposure to development of policies, procedures and controls
- Approachable with interpersonal skills
- Good analytical and problem-solving skills.

EXPERIENCE

- Minimum of 3 years' progressive experience in a similar position

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 recruitment@equitybank.co.ug by [Tuesday 23rd September, 2025](#)

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.