



FINANCE TRUST BANK

EXTERNAL JOB OPPORTUNITY

Finance Trust Bank (FTB) is now a Tier 2 Financial Institution that is regulated by the Central Bank of Uganda. The bank serves a clientele of over 300,000 depositors and over 37,000 borrowers, through a network of 34 branches countrywide. The bank offers a variety of Products and services including Savings, Current accounts, Loans, Money transfer services, and Bills payments to its target market which comprises of micro, small and medium entrepreneurs, salary earners and youth. To meet the needs of its growing customer base, the company is seeking to recruit dynamic, self-motivated, result-oriented professionals to fill the following position.

1. Credit Analyst SME

This position reports directly to the **Manager Credit Evaluation-SME/Commercial** and will be based at Head Office.

Role of the Job:

Responsible for assessing credit worthiness and viability of credit facility requests in line with the Bank's credit policy and make recommendations for decision making.

Key Result Areas:

Loan Analysis

- Analyze, review and reformulate credit proposals/packages originating from branches for presentation to credit committees in accordance to the credit policy and guidelines.
- Identify and mitigate risks embedded in the credit proposals received from branches and propose mitigates to Management
- Recommend credit facilities to the respective approval committee in line with evaluation and credit policy and where appropriate with suitable covenants to mitigate identified risk.
- Advise customers on the suitable structures for their needs.
- Discuss credit proposals with the supervisors in order to understand them and identify risk management requirements and possible counter measures
- Create complete credit mirror files for all cases in an accurate and neat manner in line with credit policy.
- Take decision on credit requests within a delegated level of authority whilst giving a credit opinion on amounts exceeding the delegated power to ensure that requests are delivered within established Service Level Agreements and Bank's Credit Risk policy.
- Retrieve recurrent client's mirror files and file the new proposals with the relevant

Documents

- Maintain an up to date files movement registers to keep track of files submitted and returned to branches.
- Maintain an up to date committee register.

Branch Support

- Interface with Branch Business teams and Managers to obtain appropriate information to evaluate risk from a credit perspective.
- Support Branches in finding out the most appropriate solutions to customers' needs, by providing credit analysis services of the highest standards.
- Coordinate with Branches for the timely receipt of customer documents /other information required to evaluate the credit worthiness of the proposed borrowers.

Customer Centricity

- Responsible for timely review and discussion of credit proposals and ensure they are concluded within the agreed TAT and provide clear and timely feedback to the Branch teams on all credit applications within the SLA's
- Maintain the highest level of customer service ensuring that the appropriate and recommended SLAs are met with both the customer and the Branch

Minimum educational and technical competence requirements:

- A Business degree in Commerce, Business Administration or any related discipline.
- A minimum of 3 years' experience in Credit operations
- Good verbal and written communication skills
- Advanced, computer literacy, numerical skills and statistical skills.
- Team player, ability to work under pressure and in position to exercise excellent judgment.
- Ability to build functioning working relationships across organizational, corporate, and cultural boundaries.
- Takes clear accountability and focuses on delivery of broader corporate goals.
- Ability to take decisions and progress towards goals in conditions of uncertainty.
- Ability to demonstrate positive image and uphold FTB values.
- Must be a person of integrity.

Position carries an attractive salary and benefits package.

How to Apply

Suitably qualified candidates should address their application to Head of Human Resource, Finance Trust Bank, TWED PLAZA, Plot 22B, Lumumba Avenue, Kampala, Uganda, and email it to jobs@financetrust.co.ug as well as photocopies of academic documents, CV and application letter indicating your **salary expectation**. The CV should include telephone contacts and email addresses of three referees, one of whom should be the most recent employer.

Send your application as **ONE PDF** document containing an application Letter, Detailed CV, Academic documents and certificates.

Applications in word format or as separate images will not be considered.

Closing date for submission of the applications is **25 September 2026**. *Only shortlisted candidates will be contacted directly on Tel. Numbers 0312 222600 or 0414 341275 ONLY.*

Please note that in line with the Bank procedures, no job offers are made online.

Finance Trust Bank is an equal opportunity employer, all qualified applicants will be considered without regard to certain protected characteristics.