

MANAGER CREDIT - MIS

We are seeking a highly analytical and detail-oriented Manager Credit - MIS to manage the Bank's credit management information and regulatory reporting processes.

JOB PURPOSE:

Reporting to the Executive Manager Credit, the role will oversee IFRS 9 provisioning, ensure compliance with Central Bank of Eswatini provisioning requirements, and deliver accurate, timely credit portfolio information to management, governance committees, the Board, regulators and auditors.

KEY DELIVERABLES:

- Manage the IFRS 9 provisioning model and support the accurate calculation of provisions for the Bank's loans and advances.
- Ensure that credit provisions comply with the Central Bank of Eswatini Guideline on Loan Portfolio Management, in collaboration with Finance.
- Prepare accurate and timely credit reports for EXCO, the Credit Committee, Loans Review Committee, Audit and Risk Committee, Board Credit Committee and the Main Board.
- Prepare and submit credit reports required by regulators and provide information requested by internal and external auditors.
- Analyse the credit loan book and prepare portfolio analyses of loans and advances for management and relevant committees.
- Develop and present the monthly Credit Dashboard, highlighting portfolio performance, trends, concentrations and emerging risks.
- Provide complete and accurate reports required by Finance and other internal stakeholders within agreed timelines.
- Prepare data analytics to identify and monitor potential revenue leakages on loans and advances.
- Reconcile loans and advances to the General Ledger and reconcile the Bank's impairment balances monthly.
- Prepare the monthly impairment journal and maintain reliable supporting records and audit trails.
- Manage the Securities unit.

QUALIFICATIONS & REQUIRED EXPERIENCE:

- Bachelor of Commerce in Accounting or an equivalent relevant qualification.
- Qualification as a Chartered Accountant will be an added advantage
- Training or demonstrated capability in data analytics.
- Advanced proficiency in Microsoft Excel and working proficiency in Microsoft Word.
- A minimum of three (3) years' experience in a banking environment, preferably within Credit.

BEHAVIOURAL & TECHNICAL COMPETENCIES:

- Strong analytical and problem-solving skills, with the ability to interpret complex credit portfolio data.
- Advanced Microsoft Excel skills and sound data analytics capability.
- Excellent report-writing and presentation skills.
- Sound knowledge of credit reporting, impairment and provisioning processes, including IFRS 9.
- High level of accuracy, attention to detail and commitment to meeting reporting deadlines.
- Good emotional intelligence and interpersonal skills.
- Ability to collaborate effectively with Finance, Business, Risk, Compliance, Internal Audit, regulators and external auditors.
- Willingness to learn, adapt and continuously develop.

APPLICATIONS:

Written applications submitted **on or before 16th September 2026**, together with a comprehensive Curriculum Vitae and **proof of academic qualifications** and relevant recent references, should be emailed to recruitment@swazibank.co.sz and addressed to:

The Executive Manager Human Capital
P.O. Box 336
Mbabane

Only emailed applications will be accepted.

Should you not hear from us within one month of the closing date, please consider your application unsuccessful.