

RISK ANALYTICS MANAGER



JOB OVERVIEW

The Risk Analytics Manager is responsible to strengthen risk visibility and decision-making through data-driven insights, ensuring portfolio quality, early risk detection, and sustainable financial performance.



KEY RESPONSIBILITIES

RISK ANALYTICS, DATA ANALYSIS, AND TREND IDENTIFICATION

- Analyze AB Rwanda data including portfolio performance, disbursements, PAR/NPL trends, sector concentration, and client behavior.
- Identify emerging risks and early warning signals through data analysis and trend monitoring.
- Develop risk dashboards, analytical reports, and performance indicators for management decision-making.
- Identify root causes behind portfolio deterioration and recommend corrective actions.
- Monitor portfolio performance by branch, product, client segment, and loan officer and provide regular insights to management.
- Ensure proper classification and monitoring of risk assets in accordance with regulatory requirements.
- Support the development and improvement of credit strategies and policies based on data analysis.
- Ensure that risk exposure remains aligned with profitability and growth objectives.

DEVELOPMENT AND IMPLEMENTATION OF RISK MANAGEMENT FRAMEWORK

- Develop and implement a comprehensive risk management framework aligned with international risk management standards and the requirements of the National Bank of Rwanda.
- Strategic leadership and ongoing responsibility for portfolio risk management tools, potentially including portfolio guarantees and/or insurance options
- Support the development and implementation of enterprise risk management (ERM) processes across AB Rwanda.
- Define risk tolerance levels and risk acceptance criteria for different business areas.
- Ensure risk management processes are integrated into daily business operations
- Continuously review and improve ABR's risk management framework.

RISK IDENTIFICATION, CONTROL EFFECTIVENESS, AND COMPLIANCE MONITORING

- Coordinate the identification, assessment, and documentation of risks across all departments and business processes.
- Monitor the effectiveness of internal controls and recommend improvements where necessary.
- Coordinate the identification and reporting of control weaknesses, fraud risks, and operational risks.
- Support inspection, regulatory, and statutory examinations of AB Rwanda's activities
- Stay updated on industry risks, fraud trends, and regulatory changes affecting the microfinance sector.



RISK ANALYTICS MANAGER

TEAM LEADERSHIP, INVESTIGATION, AND INFORMATION SECURITY OVERSIGHT

- Supervise and coordinate the work of the team
- Ensure effective investigation of suspicious transactions, fraud cases, and operational irregularities
- Support the development of data-driven risk culture across the institution.
- Train and guide staff on risk awareness, early warning indicators, and data-based decision-making.
- Promote a proactive risk management culture focused on prevention rather than reaction



REQUIREMENTS

EDUCATION & EXPERIENCE

- Bachelor's degree in Statistics, Mathematics, Economics, Finance, Data Science, Risk Management, or related field
- Master's degree in Risk Management, Data Analytics, Finance, or Statistics is a strong advantage
- Minimum 5 years of experience in risk, credit analysis, portfolio analysis, or data analytics in a financial sector or Telecommunication sector

SKILLS & COMPETENCIES

- Strong analytical and problem-solving skills
- Advanced knowledge of data analysis and reporting tools (Excel, Power BI, SQL or similar tools)
- Strong understanding of microfinance portfolio indicators (PAR, NPL, portfolio trends, risk segmentation, etc.)
- Strong curiosity and ability to identify patterns and trends in data
- Strategic and forward-thinking mindset with ability to anticipate risks and opportunities
- High level of energy, initiative, and ownership
- Good communication and presentation skills
- Strong integrity and attention to detail



APPLICATION

Application link & QR Code

[Click here](#)

Submission date

16th May 2026



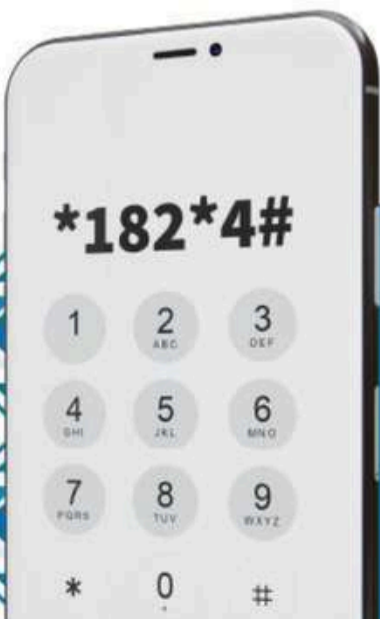
Sector Financial



Location Kigali - Rwanda



PWD highly encouraged to apply



AB Rwanda

**KORESHA SERIVISI
Z'IKORANABUHANGA ZA
AB RWANDA MAZE URUHUKE
INGENDO ZA BURI MUNSI**

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