

Position: Credit Risk Analyst
Type: 12 months fixed term contract
Closing date: 5 November 2026

Interested candidates should email CV to: recruitment@tianaconsulting.co.za

If you need more information about the position, please contact 011 431 1354, one of our Consultant will assist you.

Purpose of the Job:

To assess and monitor credit risk by conducting credit evaluations, preparing risk reports, applying risk rating and pricing models and supporting credit risk controls to enable informed business decisions. The role also contributes to continuous improvement initiatives and participates in credit committee processes.

Requirements:

- Bachelor's degree in finance or risk management
- Minimum 3 years of working experience in the Credit Risk environment
- High-level understanding of the concept of credit risk management
- Report writing skills
- Good technical capability in the use of SQL and MS Excel
- Good communication skills to be able to effectively communicate complex processes and outputs to colleagues with varying levels of technical knowledge
- Able to build relationships and networks both internally and externally
- Self-starter with the ability to work under pressure
- A logical approach to problem solving in relation to both technical and business issues

Key Performance Areas:

- Produce accurate risk reports with commentary and in the correct format
- Perform credit and background searches on applicant companies and the entrepreneurs and directors and prepare a credit and background checking report
- Rate transaction using the risk rating model
- Run the pricing model to propose a final deal pricing having considered risk ratings
- Support continuous development of credit risk capability through feedback in discussions and observations in different forums as appropriate
- Recommend improvement actions where appropriate
- Support the building and development of credit metrics, as well as projects to deliver credit risk control
- Attend credit committees
- Perform other ad hoc duties as requested.

Other Key Competencies:

The candidate must demonstrate the following skills and attributes:

Cognitive Competencies

- Analysis and Attention to Detail
- Conceptual / Big Picture Thinking
- Focused and Sustained Attention
- Problem Solving
- Tolerance of Ambiguity

Intrapersonal Competencies

- Excellence/ Quality Orientation
- Rule Orientation
- Ethical Judgement
- Flexibility
- Drive and Results Orientation
- Time and Self-Management

Interpersonal Competencies

- Interpersonal Agility
- Building relationships
- Teamwork
- Engaging diversity

Communication Competencies

- Conflict Management
- Presentation and Facilitation
- Verbal and Written Communication (incl. Listening)

Functional Competencies

- Commercial and Financial Acumen
- Process and Technological Competence
- Safety and Security Orientation
- Mathematical Acumen
- Research Competence
- Environmental Scanning
- Knowledge Sharing
- Organisational Awareness