

VACANCY NOTICE

Pearl Bank is a Commercial Bank whose purpose is fostering prosperity for Ugandans. Our high impact goals are driving sustainable financial inclusion and stimulating entrepreneurship and service. The Bank is growing and giving opportunity for its competent and achievement driven employees as well as the public to fill up the role that has fallen vacant.

POSITION DESCRIPTION

JOB TITLE: ALM ANALYST

REPORTS TO: MANAGER, ALM

JOB PURPOSE

The ALM Analyst is responsible for analyzing and monitoring the Bank's balance sheet, ensuring optimal levels of liquidity/funding, interest rate risk management, and compliance with regulatory requirements. This role supports implementation of approved ALM policies, procedures, and strategies to ensure the balance sheet operates within the Bank's risk appetite and regulatory requirements.

KEY RESPONSIBILITIES /KEY DELIVERABLES

1. Balance Sheet Strategy

- Analyse and monitor drivers of key balance sheet components, including loans, deposits, investments, and borrowings, to identify and manage structural risks.
- Develop periodic, data-driven projections of the Bank's balance sheet, liquidity, and cash flow positions - integrating business pipelines and other relevant drivers to identify potential risks / opportunities and ensure proactive action.
- Analyse relevant economic, market, or industry data to develop meaningful insights in formulating the Bank's strategy.

2. Liquidity Risk Management & Regulatory Reporting

- Prepare periodic (Daily/Weekly/Monthly/Quarterly) balance sheet MI providing valuable actionable insights to support decision-making by Management.
- Monitor the bank's daily and long-term funding requirements and liquidity position.
- Monitor the Bank's liquidity risk metrics against internal limits and regulatory requirements.
- Model behavioural assumptions for non-maturity deposits and analyse the deposit concentration to ensure a diversified and stable funding base.
- Support the maintenance, update, and execution of the Liquidity Contingency Plan (LCP) as approved by the Board.
- Conduct regular liquidity stress tests and scenario analyses.
- Support the preparation of the Internal Liquidity Adequacy Assessment Process (ILAAP) document.
- Prepare timely and accurate data packs for the Management and Board ALCO meetings.
- Ensure timely and accurate submission of all ALM-related returns to the Bank of Uganda.

3. Interest Rate Risk Management

- Perform gap analysis to identify mismatches between rate-sensitive assets and liabilities.
- Measure and monitor the bank's exposure to Interest Rate Risk in the Banking Book (IRRBB) using various metrics (e.g., Earnings at Risk, Economic Value of Equity).
- Perform scenario and stress testing on interest rate risk exposures.

4. Funds Transfer Pricing (FTP)

- Review the application of FTP across all business lines to ensure consistency and transparency to accurately reflect the cost of funds and Net Interest Margin on assets and liabilities, promoting optimal pricing and profitability.

5. Capital Management

- Assist in capital planning and optimization to ensure the bank maintains adequate capital levels in compliance with regulatory and internal targets.
- Any other duties that may be assigned from time to time by the Supervisor.

BUSINESS BEHAVIOURS

- **Passion:** Committed to excellence, delivering outstanding results and making a positive impact on our customers and stakeholders.
- **Teamwork:** Collaborates, mutual respect, and diverse perspectives, to achieve shared success and deliver greater value to the Bank.
- **Integrity:** Uphold honesty, transparency, and accountability, ensuring ethical practices in every action.
- **Innovation:** Embrace creativity and forward-thinking, continually seek new solutions to enhance customer experience and drive business growth.

QUALIFICATIONS, EXPERIENCE AND COMPETENCIES REQUIRED

- A bachelor's degree in Finance, Economics, Statistics, Mathematics, or a related quantitative field.
- A professional accounting qualification (ACCA or CPA) is an added advantage.
- Minimum of 2 years of progressive experience in Treasury, Financial Planning & Analysis (FP&A), Financial Reporting or Financial Risk Management within a commercial bank or financial institution, preferably in Uganda.
- Good understanding of banking products, balance sheet composition, and financial markets.
- Proficiency in financial modeling and analysis is important.
- Practical experience with Microsoft Excel, Word, and PowerPoint.
- Analytical thinking and attention to detail: Exceptional ability to interpret complex data, identify trends, and formulate data-driven insights.

THE FOLLOWING DOCUMENTS SHOULD ACCOMPANY THE APPLICATION

- Cover letter, Detailed CV, and Copies of academic documents all as one file.

MODE OF APPLICATION

- Online applications addressed to **Chief People & Strategy Officer**, Pearl Bank Uganda.
- Send application to **hr@pearlbank.com** with job title as subject.
- Closing Date: **Thursday 09th April 2026 at 5:00pm.**
- Only shortlisted candidates will be contacted.

Pearl Bank Uganda Ltd is an equal opportunity employer