



European Bank
for Reconstruction and Development

JOB DESCRIPTION

50022898

Section 1 - Details

Job Title	Associate Banker
Band/Functional Area/PMF Job Group	5/ Banking/ Investment Services
OTE/NOTE	NOTE
Team/Unit	Banking
Responsible to / Line Manager	Associate Director
Direct Reports	n/a
Location	London
Date Prepared	March 2026

Section 2 – Purpose of Job

The Associate Banker contributes to all phases of the project cycle, including project origination, structuring, execution, and implementation and monitoring. The Associate Banker will take responsibility for those tasks assigned to them by the operation leader, which may include undertaking comprehensive due diligence, including financial, market, integrity and EBRD policy compliance, as well as effective post-signing implementation and monitoring. The Associate Banker carries out these tasks as part of a project team under the guidance of an operation leader or under the supervision/guidance of more senior bankers or the team Director.

The Associate Banker role may also include elements of business/pipeline development, client management and policy dialogue.

The role is dedicated to the SME Finance & Development Group (the “Group”). The Group is responsible for delivering, alongside other group, a Bank-wide strategic workstream, dedicated to support and develop the institution’s SME business. In particular, the Group is responsible for the strategic consolidation and coordination of all the Bank’s activities in the SME sphere and provides the direction and framework necessary to create, lead, and coordinate such work, ensuring a more integrated and prioritised approach towards the SME sector.

In the context of the SBI, the EBRD deploys several different instruments and initiatives aimed at supporting SMEs through the provision of finance and advisory services. The Associate Banker will be performing different tasks and functions in support of senior members of the team providing support in the implementation of the SBI agenda through active participation to its different streams of work.)

Specifically, this position will be fully focused on the Group's SSA business, aiming to support its development across its 6 new countries (Senegal, Ivory Coast, Ghana, Nigeria, Benin and Kenya).

Section 3 – Background

The project life-cycle involves several stages from origination to signing, followed by implementation and monitoring until full completion and repayment or exit. All the stages involve different tasks such as business marketing, project due diligence analysis, structuring and approval, negotiation and signing of project agreements, disbursement and monitoring.

The role of the Associate Banker is to contribute, as a project team member, to the structuring, implementation and monitoring of debt and equity transactions, and their effective implementation and monitoring in line with the Bank's operational objectives.

Under the guidance of the operation leader and/or more senior bankers, the Associate Banker performs those tasks assigned to them. The Associate Banker may also co-ordinate the work of more junior team members and interacts with internal and external counterparts as required.

The Associate Banker is also expected to actively contribute to the grants mobilisation function, which is a key component of the SBI operations and will work across the main financial products of the Group: the Supply Chain Solutions Framework ("SCSF"), the Risk Sharing Framework ("RSF") and the Star Venture ("SV")'s repayable grants, as well as new products that will be developed, particularly for the SME's business in SSA.

Section 4 – Facts / Scale

Typically:

- Contribute as a project team member to the execution, implementation and monitoring of a number of projects each year;
- Work effectively as a project team member, including, where appropriate, reviewing and supervising the deliverables of more junior team members;
- Carry out other relevant tasks assigned by more senior members of the project team or the Team Director;
- The Associate Banker is expected to progress to the point of being able to assume the role of an operation leader for straightforward projects (this may involve assuming this role for monitoring responsibilities first), in which case their responsibilities will expand to include accountability for project development, execution, implementation and monitoring. A more senior banker will often be part of the project team to provide oversight and guidance;
- No budgetary responsibility;
- No direct reports.

Section 5 – Accountabilities & Responsibilities

Under the guidance of the operation leader or a more senior banker:

1. Structuring and Execution

- Work as a project team member on transactions, contributing to all aspects of project structuring and execution, including working with client counterparts, consultants and other parties to progress the project;
- Be the primary driver of the scope and quality of project due diligence, including financial, market, integrity and EBRD policy compliance;
- Prepare internal project documentation, including approval project memoranda, financial models, draft term sheets, presentations, etc. as and when required;
- Take responsibility, as TC operation leader, to design and process technical co-operation assistance, ensuring that TC processing and approval fits with the approval schedule of any related investment project or the related policy dialogue initiative;
- Ensure that all tasks are completed within the specified time frames to a high standard and in line with the policies, procedures and objectives of the Bank.

2. Portfolio Monitoring, Value Creation and Reporting

- Take responsibility for the implementation and monitoring of all projects to which the Associate Banker is assigned, including compliance with project agreements and Bank procedures related to disbursement; monitoring of progress of the project implementation and financial performance of the client; assessing evolving risk factors and monitoring and assessing covenant compliance, in the case of more senior Associate's they may become the OL for the project once it is in implementation and/or monitoring phase;
- Prepare timely and comprehensive monitoring reports and include recommendations for corrective actions where required and ensure these proposed corrective actions and recommendations are brought to the attention of more senior team members;
- As TC operation leader, ensure effective implementation and monitoring of TC assignments to ensure their compliance with donor reporting requirements, operational objectives and that all reports are of a high quality;
- As a project team member perform all such tasks as may be assigned by the operation leader and provide constructive advice, guidance and supervision to more junior members of the project team.

3. Business Development

- Assist, as required, with marketing and business development efforts.

The responsibilities of the Associate Banker are designed to allow for the development of transaction expertise and expansion of responsibilities, leading to assuming the role of an operation leader on standard, non-complex transactions. In such cases, the Associate Banker's accountabilities and responsibilities would be increased to undertake a role of an operation leader under the supervision/guidance of more senior bankers or the Team Director.

Section 6 – Qualifications & Skills / Experience & Knowledge

Qualifications and Skills:

- Master's degree preferred or equivalent experience in the areas of expertise;
- Professional qualification such as ACA, CFA, ACCA, or CIMA desirable;
- Strong quantitative/numerical skills are critical with the ability to interpret financial information and to design and use financial models;
- Credit analysis skills, with the ability to interpret accounts, understanding local and international accounting principles and practice of credit analysis;
- Computer literacy, conversant with Microsoft Office and spread sheet packages including financial analysis and modelling modules;
- Excellent understanding of relevant systems and processes;
- Ability to work effectively as a team member and to deadlines and under time pressure;
- Excellent written and oral communication skills in English and possibly French;
- Good command over the local/country language is an advantage.

Experience & Knowledge:

- Relevant financial industry experience from an investment or commercial bank, private equity firm, asset management firm, or auditing/financial consulting firm operating to international standards;
- A minimum of three years of relevant financial industry experience from an investment or commercial bank, private equity firm, asset management firm, or auditing/financial consulting firm operating to international standards;
- Practical experience of participating in transactions through the full project life cycle;
- Exposure to industry/country experience.

Section 7 – Challenges

- Co-operating with diverse stakeholders and contributing to problem-solving and effective team work;
- Managing multiple tasks to meet varying deadlines;
- Completing tasks to a high degree of accuracy.

Section 8 – Working at EBRD

Our agile and innovative approach is what makes life at the EBRD a unique experience! You will be part of a pioneering and diverse international organisation, and use your talents to make a real difference to people's lives and help shape the future of the regions we invest in.

At EBRD, our Values – Inclusiveness, Innovation, Trust, and Responsibility – are at the heart of how we work. We bring these to life through our Workplace Behaviours: listening well and speaking up, collaborating smartly, acting decisively with full commitment, and simplifying to amplify our impact. These principles shape our culture and define our success. We seek individuals who not only share these values but are also committed to embedding them in their daily work, fostering a positive and high-performing environment.

The EBRD environment provides you with:

- Varied, stimulating and engaging work that gives you an opportunity to interact with a wide range of experts in the financial, political, public and private sectors across the regions we invest in.
- A working culture that embraces inclusion and celebrates diversity. Our workforce reflects a broad range of backgrounds, perspectives, and experiences, bringing fresh ideas, energy, and innovation and enhancing our ability to serve our clients, shareholders, and counterparties effectively.
- A hybrid workplace that offers flexibility to teams and individuals; that is based on trust, flexibility and connectedness.
- An environment that places sustainability, equality and digital transformation at the heart of what we do.
- A workplace that prioritises employee wellbeing and provides a comprehensive suite of competitive benefits.

Diversity is one of the Bank's core values which are at the heart of everything it does. As such, the EBRD seeks to ensure that everyone is treated with respect and given equal opportunities and works in an inclusive environment. The EBRD encourages all qualified candidates who are nationals of the EBRD member countries to apply regardless of their racial, ethnic, religious and cultural background, gender, gender identity, sexual orientation, age, socio-economic background or disability.