



Senior Lender

Primary responsibilities are the management of a portfolio of commercial and retail loans/mortgages and recommends proposal to Credit Risk Management / Credit Committee.

Primary Responsibilities:

- Meet with customers to discuss applications and/or to close the credit facilities as appropriate and gather information to quickly determine the validity of the customers' request.
- Process Loan/Mortgage proposals in a timely manner with recommendation via underwriting analysis for approval and communicates with customers following the decision.
- Negotiate directly or indirectly in the restructuring and collection of problem loans, working in conjunction with senior officers and/or legal counsel as required.
- Analyze business financial statements to support Commercial Lending applications.
- Develop relationships with customers and businesses to promote the Bank and generate new business.
- Complete credit investigations on customers by verifying information such as: employment, earnings, credit history and any other supporting information as appropriate.
- Review and sign (if applicable) Credit Facility Letters, Attorneys' Mortgage Instructions and closing documents prepared by the Loan Administrators.
- Assist customers and/or others with any loan or mortgage queries.
- Actively pursue and communicate with customers as to causes for any delinquency and attempt to resolve an agreed process to ensure clearance. May work delinquent loans to a performing status.
- Provide information concerning pending loans and/or mortgages in respect of the Pipeline Report.
- Any other duties as reasonably requested.

The successful candidate must have:

- Bachelor degree or equivalent work experience.
- A minimum of five years relevant experience in a lending environment is required.
- Must have a good knowledge of Financial Analysis.
- The ability to work with limited supervision while maintaining high accuracy in a busy office environment.
- Strong written, verbal and interpersonal skills with a demonstrated ability to communicate effectively.
- Strong organizational skills and proven ability to multitask and manage time effectively.
- Proficient with Microsoft Office.
- Must be a team player.
- Able to learn and adapt quickly; comfortable with ambiguity and change.

Clarien is an equal opportunity employer and offers a competitive compensation package commensurate with qualifications and experience.

Please submit a detailed cover letter and résumé no later than March 1st, 2019 to:

Human Resources Department
19 Reid Street, Hamilton HM 11
P.O. Box HM 665, Hamilton HM CX
Email: jobs@clarienbank.com
Fax: + 441 296 7701

www.clarienbank.com | 441 296 6969

Head Office: 19 Reid Street, Hamilton HM11, Bermuda | Paget Plaza: 161 South Road, Paget DV04, Bermuda

We sincerely thank all applicants for their interest. Only those candidates under consideration will be contacted.

Clarien Bank Limited through its wholly owned subsidiary companies is licensed to conduct bank, investments and trust business by the Bermuda Monetary Authority.