



Lead Commercial Credit Underwriter

Primary responsibilities are to assist the Commercial Banking department with growing and maintaining a portfolio of commercial credit facilities. A team lead, responsible for all aspects of Commercial Credit Underwriting and the management of Annual Credit Reviews for the Commercial Banking portfolio in a timely manner.

Primary Responsibilities:

- Coordinates the loan underwriting process including requesting, collecting, and managing required documentation from the Relationship Managers and Commercial Clients.
- Attends client meetings, from time to time with Relationship Managers, to be the subject matter expert for Commercial Credit requests.
- Make calls to clients from time to time to obtain all necessary information and clarification on financial analysis materials and resources.
- Assists the Relationship Managers in structuring new and existing Commercial Credit Facilities.
- Prepares accurate and clear/concise credit underwriting memorandums for loan recommendations according to the Bank's Credit Policies through transfer of data from appraisals, meeting notes, financial analysis and market reports and/or other applicable information.
- Recommends Commercial Credit Facilities based on risk considerations to the appropriate credit approval groups.
- Assists with drafting commercial loan documentation, including but not limited to Facility Letters, Attorney's Mortgage Instructions and Collateral documents and internal closing documents.
- To establish and maintain electronic and hard copy loan files in appropriate locations.
- Assists with spreading financial statements to support Commercial Credit applications.
- Works closely with Head of Lending and Head of Commercial Banking to monitor the existing Commercial portfolio to ensure proper risk ratings and early identification of potential problems.
- Manages the Annual Credit Facility Review process, which includes
- Liaising with Relationship Managers/Clients/Vendors to collect financial and other data required for annual reviews.
- Review loan files/collateral documentation for accuracy and any defects.
- Review facility letters to ensure adherence to terms/conditions/covenants.
- Draft and submit credit memorandums to the appropriate approval groups within acceptable timelines.
- Assists with special projects relating to the Commercial Credit portfolio from time to time.
- Works diligently to create teamwork and harmony among all employees in the department, and other divisions in the company.
- Assists with any other related duties from time to time

The successful candidate must have:

- Bachelor degree or equivalent work experience.
- A strong understanding of Commercial Credit.
- Knowledge of financial statement analysis, general accounting, cash flows and various loan calculations.
- Highly analytical thinking with demonstrated talent for identifying, scrutinizing, improving, and streamlining complex work processes.
- Results-driven achiever with exemplary planning and organizational skills, along with a high degree of detail orientation.
- 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 June 23rd, 2021 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.