



## Senior Credit Officer- Adjudication

Primary responsibilities include assessing credit applications for new credit, renewals and financial restructures, working with varied sources of data to make lending decisions including the Bank's credit policies, qualitative data (i.e. market or environmental factors) and quantitative data (e.g. financial statements, credit scores and reports, risk model reports etc.).

The role sits within the Bank's Credit Risk Management team which is responsible for all aspects of credit risk management as well as leveraging the bank's balance sheet to strategically or administratively generate superior risk adjusted returns.

### Primary Responsibilities:

- Reviews credit applications and assess key risk factors related to the applicant such as the capital being offered (client's financial position), applicant's character and capacity for payment (client account history, probability of default etc.) and collateral (tangible, easily realizable etc.) being offered.
- Negotiates / recommends terms and conditions for credit approval.
- Makes final decisions / determinations on credit applications received.
- Provides staff training specific to the adjudication process so frontline staff understand the Bank's policies and guidelines surrounding credit transactions.
- Reviews and monitors the Bank's credit policies.
- Maintains current awareness of regulatory changes and advances in credit risk management.
- Identifies and presents opportunities for improvements to the Bank's credit policy based on changing trends.
- Reports on accuracy and trends in following of credit policies and procedures and Authorized Signatories and Delegated Authorities (ASDA).
- Co-ordinates with Group Risk Management Division on credit related matters.
- May take on supervisor duties and perform other lending or credit related tasks such as loan portfolio review activities, updating credit policies, or develop internal compliance checklists.
- Maintains the credit adjudication tracker.

### The successful candidate must have:

- Bachelor degree or equivalent work experience.
- A minimum of five years relevant experience in lending or credit risk environment is required.
- Ability to assess quantitative and qualitative data to make decisions on credit transactions.
- Knowledgeable in consumer and commercial finance.
- Ability to work with limited supervision while maintaining high accuracy.
- Ability to write or remediate policies, procedures and reports, as needed.
- Strong written, verbal, interpersonal, and presentation skills with a demonstrated ability to communicate effectively.
- Strong organizational skills and proven ability to multitask and manage time effectively.
- Strong business and financial acumen and proficient with Microsoft Office.
- Works diligently to create teamwork and harmony among all employees in the department, and other divisions in the company.
- Able to learn and adapt quickly, comfortable with ambiguity and change.
- Superior risk assessment skills, including problem recognition, defining and structuring of solutions to credit-related issues.
- Demonstrated integrity, independence, leadership and judgement.

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 October 13<sup>th</sup>, 2021 to:

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

[www.clarienbank.com](http://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, corporate service provider and trust business by the Bermuda Monetary Authority.