



Credit Risk Manager

Reporting to the Head of Credit Risk Management, the Credit Risk Manager is responsible for making lending decisions on behalf of Clarien Bank. In doing so, they will evaluate the creditworthiness of borrowers, ensuring that the terms and conditions sought adhere to Clarien's risk appetite, credit policies and responsible lending practices.

Primary Responsibilities:

- Analysis of credit applications, financial statements and other relevant documents to assess the borrower's creditworthiness and repayment capacity and highlight credit risks present.
 - Evaluation of the risk profile of each application considering factors such as borrower financials, collateral, and market conditions / industry trends.
 - Provision of independent credit decisions on lending applications, adhering to established credit policies, risk parameters, and regulatory requirements.
 - Work closely with relevant stakeholders on the development of credit products, proposals and strategies. Provide constructive feedback on prospective requests and the structuring of specific credit facilities, as needed.
 - Development and implementation of appropriate courses of action for troubled lending, including the development of workout plans or restructuring proposals.
 - Ensure any Internal or External Audits undertaken relating to the CRM function obtain a satisfactory rating.
 - Support the Head of Credit Risk Management through the identification and implementation of ways to mitigate risks, improve operational efficiency and strengthen controls in relation to the work done..
- Minimum 7+ years' managerial experience in lending or credit adjudication roles.
 - Strong understanding of general accounting principles, financial statement analysis, financial models and modelling techniques. Past experience in the application of IFRS9 impairment methodology would be beneficial.
 - Proven ability to interrogate a significant volume of data, identify and summarise important aspects, and draw conclusions.
 - Must be decisive, solutions-orientated and a clear and persuasive communicator.

The successful candidate must have:

- Bachelor's degree in finance, business or a related field or an equivalent professional qualification.

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 April 7th, 2025 to:

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

Point House, 6 Front Street, Hamilton HM 11, Bermuda
www.clarienbank.com | 441 296 6969

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 services and trust business by the Bermuda Monetary Authority.

