



Senior Lender

As a Senior Lender, you will play a key role in driving the growth and success of our lending division. This dynamic position requires a proactive professional who thrives in building relationships, guiding clients to secure financial solutions, and expanding our portfolio of retail and private banking loans and mortgages. You will actively contribute to the success of the institution by delivering quality client experiences and identifying new business opportunities to elevate our impact in the marketplace.

Primary Responsibilities:

- Engage with clients to deeply understand their financial needs and close approved credit facilities, ensuring a seamless and positive experience.
- Prepare loan/mortgage submissions for swift approvals and providing clear communication to clients.
- Cultivate and manage high-value private banking lending relationships to enhance customer loyalty and generate additional business.
- Analyze financial statements to evaluate and support Lending applications
- Continuously assess active loan files, recommending innovative solutions to streamline the loan process and improve overall efficiency.
- Actively seek new business opportunities through relationship-building, networking, and promoting the Bank's unique offerings.
- Conduct annual reviews of a select client portfolio
- Perform comprehensive credit investigations to ensure informed decision-making and responsible lending practices.
- Review and authorize critical loan documents, ensuring all agreements align with client needs and institutional standards.
- Proactively manage delinquent loans, working with clients to resolve issues and drive successful outcomes.
- Negotiate directly or indirectly in the restructuring and collection of problem loans, working in conjunction with senior officers and/or legal counsel as required.
- Contribute to improving internal processes, policies, and procedures, ensuring the institution stays ahead of industry trends.
- Expertise in managing a variety of loans, including mortgages, business loans, and personal loans, with a focus on client solutions.
- Strong financial analysis skills and the ability to convert complex data into actionable business opportunities.
- Highly self-motivated with the ability to work independently, consistently exceeding targets while maintaining high accuracy.
- Excellent verbal, written, and interpersonal communication skills, with a natural ability to build rapport and trust with clients and colleagues.
- Strong organizational and time management skills, with a demonstrated ability to manage multiple priorities effectively.
- Proficiency with Microsoft Office and a willingness to adapt to new technology and tools.
- Collaborative team player with the ability to inspire and guide others toward achieving organizational goals.

The successful candidate must have:

- Bachelor's degree or equivalent experience in a financial services environment.
- A minimum of five years' experience in lending, with a proven track record of success in driving loan and mortgage business growth.

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 26th, 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.

