



Our people are our competitive advantage.

At Butterfield, we pride ourselves on being approachable, disciplined and proactive. If you embody these qualities and have the necessary experience, you may be the one we're looking for.

Credit Analyst

Credit Risk Management Department

This position reports to the Senior Vice President of Credit Risk Management and is responsible for designing, developing and delivering systematic approaches to loan portfolio analysis for the Bermuda loan portfolios and overseas jurisdictions. In addition to periodic reporting on loan portfolios, the incumbent will also be responsible for annual stress testing of each portfolio.

Your responsibilities will include:

- designing approaches to loan portfolio analysis for approval by the Chief Credit Officer
- developing loan portfolio analysis using internal and external data sources
- delivering timely and accurate reporting
- recommending improvements or changes to the Credit Risk Management processes based on portfolio analysis
- adhering to internal policies and external regulations
- researching and recommending ways of delivering automated data analysis
- identifying incorrect core loan data, designing processes to correct and ensure completion through disciplined project management
- performing and improving stress testing on loan portfolios
- undertaking special projects as assigned

Your experience may include:

- Bachelor's degree in Business, Commerce or equivalent with seven years relevant post qualification experience in financial services
- professional designation in accounting (CPA, CMA, ACA) or Financial Risk Management (FRM) is preferred
- expert knowledge of retail and commercial loan product documentation and valuation methodologies
- ability to combine best practice in loan portfolio analysis and practical implementation
- working knowledge of banking and reporting systems and the impact of technology changes on portfolio reporting
- exceptional analytical skills using the Microsoft Office Suite of products and lending systems
- knowledge of Basel II framework specifically pertaining to stress testing analysis
- ability to produce expected deliverables accurately and on time
- ability to work effectively with Butterfield's senior and executive management
- excellent communication (oral and written) and problem-solving skills

Please apply by 30 November 2011 to:
Sandra Furtado, Human Resources,
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www.butterfieldgroup.com



Butterfield

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