



## Senior Lending Officer

Primary responsibilities are to assist the Head of Commercial Banking with growing and maintaining a portfolio of commercial and retail loans and mortgages. Prepares drafts of credit underwriting reports and supporting credit documentation. Assists with spreading and analysis of financial statements and preparation of credit reporting. Ensures credit files are complete and accurate.

### Key Job Accountabilities:

- Assist with meeting customers to discuss applications and/or to close credit facilities as appropriate and gather information to quickly determine the validity of the customers' request.
- Assist with processing Loan/Mortgage proposals in a timely manner with drafting recommendations via underwriting analysis for approval.
- Assist with analyzing business financial statements to support Commercial Lending applications.
- Assist with developing relationships with customers and businesses to promote the Bank and generate new business.
- Completes credit investigations on customers by verifying information such as: employment, earnings, credit history and any other supporting information as appropriate.
- Draft Credit Facility Letters, Attorneys' Mortgage Instructions and closing documents.
- Assists with addressing any loan or mortgage queries from customers.
- Assist with actively pursuing and communicating with customers as to causes for any delinquency and attempts to resolve an agreed process to ensure clearance.
- Provides all facets of administrative support to the Head of Commercial Banking.
- Ensures client credit files are complete and in good order.
- Assists with special projects relating to the 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.

### Key Job Requirements:

- Bachelor degree or equivalent work experience.
- A strong understanding of financial statements, financial analysis and commercial credit underwriting.
- A minimum of three years relevant experience in a lending environment is required.
- 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 April 12<sup>th</sup>, 2018 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 and trust business by the Bermuda Monetary Authority.