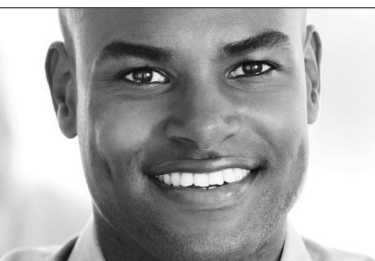


Our people are our competitive advantage.



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.

Vice President, Credit Approvals Group Risk

This position reports to the Vice President & Bermuda Chief Credit Officer (CCO) and is responsible for monitoring and maintaining authority within designated limits.

Your responsibilities will include:

- reviewing credit proposals recommended by Retail, Private Banking and Corporate Banking in Bermuda and subsidiaries of the Bank in accordance with the Group's credit policies and guidelines
- exercising approval authority within delegated credit limits and making recommendations to senior management and the Group's Credit Committee
- reviewing and approving execution of facility letters and collateral documentation
- acting as product owner under the Bank's Enterprise Risk Management function, including the implementation and maintenance of procedures and risk assessments attached thereto
- providing support to the Vice President & Bermuda Chief Credit Officer in the direction and management of the Group's credit risk function by developing, monitoring and maintaining a framework of credit policies and guidelines
- identifying, monitoring and reporting on unsatisfactory conditions or trends in the Group's credit portfolio, including specific industry sectors and portfolios of assigned overseas subsidiaries and recommending and implementing corrective action
- preparing management loan portfolio reports for utilisation by the Vice President & Bermuda Chief Credit Officer and reports for the Bank's Board of Directors on the largest and/or highest credit risk loan exposures
- deputising for and/or undertaking specific high level functions and roles assigned by the Vice President & Bermuda Chief Credit Officer

Your experience/skills may include:

- university degree in business, commerce or equivalent with a minimum of 10 years' progressive banking experience, of which five must be at a senior level of international credit management experience; an accounting designation would be beneficial
- proven credit risk management experience, specifically adjudicating on cross-jurisdictional loan portfolios
- strong analytical skills including financial analysis, financial structuring and loan documentation
- in-depth knowledge of collateral security issues and proven management and leadership skills
- sound knowledge of the requirements of the Basel Accord as it relates to credit and risk management thereof
- sound knowledge of loan provisioning and proven ability to manage employees
- proficient in Microsoft Office suite of applications

CLOSING DATE: 14 February 2019

All applications should be forwarded **via e-mail** to: **resumes@butterfieldgroup.com**

ATTENTION: Human Resources

Hardcopy applications will not be accepted.

www.butterfieldgroup.com



Butterfield

THE BAHAMAS | BERMUDA | CANADA | CAYMAN ISLANDS | GUERNSEY | JERSEY | MAURITIUS | SINGAPORE | SWITZERLAND | UNITED KINGDOM

The Bank of N.T. Butterfield & Son Limited is licensed to conduct banking business by the Bermuda Monetary Authority.
Address: 65 Front Street, Hamilton HM 12 | P.O. Box HM 195, Hamilton HM AX, Bermuda | (441) 295 1111