



Senior Vice President, Head of Credit Risk Management

The Head of Credit Risk Management ensures Clarien's long-term business success through the effective management of credit risk exposures. The incumbent will shape the organization's credit risk management philosophy, policies and standards, lead and develop its Credit Risk Management function, and work closely with management at all levels of the organization to embed a culture that identifies, manages, and monitors credit risk exposures within Clarien's risk appetite.

Primary Responsibilities:

- Oversee all aspects of the credit approval process, as well as portfolio monitoring systems for all current and future credit products.
- Establish and ensure that credit policies are routinely reviewed, modified as necessary, and well-communicated throughout the organization.
- Provide overall loan portfolio management oversight to ensure that the Bank's asset quality meets stated objectives and that the emphasis of the Bank's overall credit relationship management is consistent with the Bank's underwriting standards.
- Oversee and direct special loans and collection activities, ensuring that action is taken in a timely manner to identify and remediate stressed situations and minimize the risk of loss to Clarien.
- Ensuring that loan loss reserve and charge-off process and procedures are consistent with industry best practices and meet current and anticipated regulatory guidelines.
- Serving as a member of several senior management committees; a presenting officer at board committee meetings and as Clarien's spokesperson on credit risk matters when necessary to regulators and other external parties.

- Guiding and overseeing future enhancements of existing analytical and quantitative models for the credit portfolio as appropriate, including the refinement of existing "stress test" approaches.

The successful candidate must have:

- Advanced graduate degree and a relevant professional accreditation for a role of this kind.
- Minimum 15 years of experience in credit risk management, spanning retail, commercial and corporate banking. Of this, at least 10 years should involve progressive leadership roles in a credit risk management function or equivalent.
- Significant structuring, documentation and risk management experience across a wide range of asset classes.
- Exceptional analytical skills and sound technical ability. Strengths should include a thorough knowledge and proficiency in the use of advanced quantitative tools and techniques.
- Strong leadership, management and communication skills with an ability to influence across all levels of the organization, work to tight deadlines and deliver change.
- A strong reputation with regulators in the markets in which he/she has operated.

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 July 13th, 2022 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

www.clarienbank.com | 441 296 6969
Point House, 6 Front Street, Hamilton HM 11, 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, corporate service provider and trust business by the Bermuda Monetary Authority.