



First Global Bank Limited, a wholly owned subsidiary of GraceKennedy Limited, invites applications for the following position:

Assistant Manager – Credit Solutions

WHAT YOU'LL DO ...

- Prepare credit applications for SME loans to include risk analysis, deal structuring, credit pricing and negotiation.
- Prepare Commitment Letters in a timely and accurate manner ensuring that all pertinent details are captured.
- Liaise with attorneys and regulators as necessary with respect to the structuring of deals.
- Liaise directly with internal and external stakeholders regarding credit related matters.
- Prepare credit reviews for assigned borrowing customers within the timeframe specified by the bank's policy
- Conduct financial analyses and provide viable banking proposal within sound credit lending practices and conformance with Central Bank regulatory requirements and the Bank's Credit Policy and Procedures.
- Support the Credit Solutions Manager to include managing applications, daily assignment of consumer loans to Credit Solutions Officers and preparation of credit policies.
- Prepare and dispatch reports as required

DO YOU HAVE....

- Detailed knowledge of the SME loan underwriting process to include risk assessment and mitigation, deal structuring, credit pricing and negotiation.
- First Degree in Management Studies, Finance, Economics or equivalent with a minimum of three (3) years' experience in Banking including at least two (2) years' experience in credit analysis.
- Sound judgement and strong knowledge of lending and deposit products and services.
- Excellent understanding of macroeconomic data and ability to analyze/interpret results.
- Developed problem solving skills sufficient to analyze opportunities and resolve issues.
- Thorough knowledge of the Banking Services Act 2014 and the BOJ Regulations regarding Credit Classification, Provisioning and Non-accrual Requirements.
- Detailed knowledge of consumer/commercial/corporate lending practices and credit analysis.
- Excellent communication and interpersonal skills to work effectively with internal and external stakeholders.

WHAT YOU'LL BRING...

- High level of professionalism and ethical standards
- Sound leadership, problem solving and decision making skills
- Ability to work on own initiative
- Excellent communication and interpersonal skills – the ability to successfully interface with varying personalities and under diverse circumstances
- Strong negotiation skills
- Ability to think strategically, coach and motivate

WHAT YOU CAN EXPECT

- To join a company that recognizes the driving force of its success is its people.
- To enter a customer-centric culture centered on service excellence, creativity and innovation.
- To become a part of an experienced team; the best and brightest in the industry.
- To join a solid group of companies where your career growth and personal development are of utmost priority.
- Mutual respect, teamwork, recognition, open communication and empowerment.

Interested persons who meet the stipulated requirements are invited to submit resume and cover letter to fghrd@gkco.com by **Thursday October 18, 2018** or to:

The Human Resources Business Partner
First Global Bank Limited
5th Floor
2 St. Lucia Avenue
Kingston 5