

CAREER OPPORTUNITY



Credit Risk Management Senior Manager- Credit Risk Management

Applications are hereby invited for the position of Senior Manager- Credit Risk in the Credit Risk Management Department. Résumés should be submitted to The Manager – Human Resources via humanresources@firstcitizensbb.com on or before **September 4, 2026**.

JOB SUMMARY

The incumbent will provide leadership and oversight of the Credit Risk Management function in Barbados, with responsibility for the implementation and maintenance of credit risk management standards, policies and procedures, adjudication and monitoring of credit, oversight of portfolio quality and risk exposures, and management of the delinquent loan portfolio. The role will ensure effective credit risk governance and controls are maintained to support sound lending decisions, regulatory compliance and the achievement of the Group's risk and business objectives.

The incumbent is also responsible for performing all duties and functions with due care, attention, confidentiality and integrity, in accordance with the Group's policies and procedures, regulatory requirements, health and safety standards and business continuity responsibilities, while promoting operational excellence and delivering 'Best-in-Class' service to internal and external stakeholders.

KEY DUTIES AND RESPONSIBILITIES

- Lead credit risk management across retail, commercial and corporate portfolios to maintain asset quality and turnaround targets.
- Approve and review credit applications within delegated authority, with recommendations for committee decisions when required.
- Oversee portfolio risk, including concentration limits, stress testing, delinquency trends and corrective actions.
- Drive problem-loan recovery through collection strategies, restructures and external recovery partners.
- Lead and develop the Credit Risk team, including coaching, performance management and succession planning.
- Strengthen governance and compliance by maintaining credit policies, regulatory alignment and audit readiness.
- Manage stakeholder relationships with business units, regulators, auditors and legal advisers.
- Oversee risk systems and reporting, including delinquency management tools, loan-loss provisioning and management reporting.
- Contribute to strategic committees and budget planning for the Credit Risk function.

QUALIFICATIONS AND EXPERIENCE

- Bachelor's degree in a business-related field from a reputable University or other professional qualification from a recognized professional body e.g. CFA, CIMA, ACCA and seven (7) years progressive experience in banking with at least five (5) years at Managerial level.
- Strong Leadership Skills
- Sound knowledge of credit evaluation methods, tools and techniques
- Sound knowledge of financial statement analysis and accounting policies/practices
- Sound understanding of regulatory guidelines on credit issued by Central Bank of Barbados
- Knowledge of corporate banking products
- Strong communication and presentation skills.
- Strong interpersonal and negotiation skills.