



External Job Posting

Senior Relationship Manager, Corporate & Commercial Services

The Bank of The Bahamas Limited, a premier provider of financial services in the region, is dedicated to excellence and innovation in banking. We are seeking an experienced **Senior Relationship Manager** to join our growing team and drive the expansion of the Bank's presence within the corporate segment.

Position Overview: The **Senior Relationship Manager, Corporate & Commercial Services** is responsible for managing and servicing the large portfolio, primarily business loan portfolios, and is responsible for contributing to the profitable growth and quality of the Bank's corporate portfolio by attracting and deepening client relationships and focuses on the cross-sell, up-sell and retention of existing commercial customers. The incumbent conducts sales planning and interfaces with external persons (e.g., loan clients, insurance agents, and attorneys), and with internal persons in carrying out the Bank's policies and achieving the Bank's credit goals and demonstrates a personal commitment to customer service, consistent with the Bank's standards and procedures.

Key Responsibilities:

- Acts as Relationship Manager to high-net-worth clientele by liaising with clients to determine needs or resolve issues, providing answers and communication wherever necessary, increasing the value of accounts with additional lending or Bank products and services, and providing overall support of the portfolio.
- Performs maintenance and record-management on existing portfolios by liaising with attorneys and insurance companies to prepare legal documents or obtain securities documents, by ensuring loans granted have appropriate security documentation, and by verifying proper procedures are followed in loan administration.
- Advise the Corporate Manager, Corporate & Commercial Services of any issues that may have a material effect on the credit portfolio.
- Execute effective sales routines and prepare client relationship plans in conjunction with the client and build and develop a well-managed pipeline of qualified opportunities.
- Prepare high quality credit opportunity size ups, by conducting comprehensive financial and non-financial analysis, collecting and checking required documents, conducting site visits as necessary, and assessing credit risk via a board array of risk rating models.
- Deliver a positive client experience by demonstrating a strong knowledge of the client's business and industry as well as the local market and bank policies by attending local business events.
- Performs constant follow up on delinquent and watch-list accounts, and institutes proper procedures regarding the collection of bad and doubtful accounts.
- Designs and implements marketing initiatives aimed at attracting targeted business accounts and ancillary business aimed at championing the bank's corporate and commercial product offering.

Minimum Qualifications & Experience:

- Bachelor's degree and five (5) or more years of banking experience.
- Detailed knowledge of specific Bank policies and procedures in the areas of credit and collections to schedule and assess financial transactions, to ensure loans are properly booked, and to verify maintenance is performed.
- Strong accounting and finance skills to analyze Financial Statements.
- Core knowledge of specific legal documents (e.g., mortgages) to ensure security is legitimate.
- Working knowledge of business operations in many industries to analyze credit worthiness and of economics and statistical theory, and to understand banking activity and business trends.
- In-depth knowledge of computers to use Bank network and its core banking applications to create presentations, reports, and correspondence (e.g., MS PowerPoint, Excel, and Word), and to respond to email as necessary.
- Strong analytical capability to assess and make reasoned judgments on the viability of a credit candidate.
- Strong oral and written communication skills, for conveying financial or credit terms and impacts to business leaders, and for preparing reports and correspondence.
- Good relationship management skills and strong sales/closing skills.
- Team leadership skills to train others and ensure duties are performed to standards.

Why Join Us?

- Be part of a high-performing team that values innovation and excellence.
- Competitive salary, performance-based incentives, medical insurance (including life, dental, and vision), and a robust pension plan.
- Be part of a team that values your expertise and invests in your success!

Deadline to Apply: Friday, May 9, 2025 at 4:30pm.

Application Submission: Please email your application to hr.apply@bankbahamas.com.