



## External Job Posting

### Credit Risk Specialist Internal Audit

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 **Credit Risk Specialist** to join our growing team and drive the expansion of the Bank's presence within the corporate segment.

**Position Overview:** The **Credit Risk Specialist** is primarily responsible for providing direct support to the Internal Audit Management of the Internal Audit Department during the execution of all assigned audit engagements. The Incumbent is responsible for carrying out the objectives of the department as outlined by the Corporate Manager of Internal Audit/(CIA).

The incumbent primarily interfaces with The Bank's various branch personnel, including managers and department heads, in carrying out duties.

#### Key Responsibilities:

- Conduct thorough audits to assess the effectiveness of credit risk management policies and procedures, including credit approval processes, monitoring systems, and control mechanisms, ensuring they align with regulatory requirements and industry standards.
- Document and communicate audit findings clearly and accurately, providing actionable recommendations to enhance credit risk management practices.
- Establish mechanisms for ongoing monitoring of credit risk exposures and controls, ensuring continuous improvement and adaptation to emerging risks and regulatory changes.
- Collaborate with key stakeholders, including senior management and external auditors, to ensure alignment on credit risk management objectives and to facilitate the implementation of audit recommendations.

#### Minimum Qualifications & Experience:

- Bachelor's degree in Finance, Accounting, or a related field.
- A minimum of five (5) years in banking, with experience in Consumer and Mortgage Relationship Management, Loan Review, or related areas.
- Certifications such as Certified Banking and Credit Analyst (CBCA) or similar are advantageous.
- Commercial Credit is a plus.
- Experience as a Collection Officer is beneficial.
- Proficient in assessing and managing credit risk exposures, including knowledge of non-negotiable and negotiable collateral securities.
- Strong grasp of routine loan process flows and credit approval procedures.
- Ability to analyze and interpret financial statements, both business and personal, to assess creditworthiness.
- Experience in conducting audits, evaluating internal controls, and identifying areas for improvement.
- Skilled in risk assessment and control procedures to ensure compliance with regulatory requirements and industry standards.
- Excellent written and verbal communication abilities, with experience in preparing audit reports and presenting findings.
- Ability to work independently and collaboratively within a team environment.
- Strong organizational and time-management skills to handle multiple tasks effectively.

#### 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:** Wednesday, May 21, 2025 at 4:30pm.

**Application Submission:** Please email your application to [hr.apply@bankbahamas.com](mailto:hr.apply@bankbahamas.com).