



Antigua Commercial Bank

Corporate Banking Representative/Credit Analyst

Antigua Commercial Bank is seeking to recruit a qualified and experienced individual for the position of Corporate Banking Representative/Credit Analyst to provide strong support to the Manager-Corporate Banking by managing and growing the portfolio of Corporate and Commercial accounts profitably and effectively, exercising sound credit judgement, cross-selling all products to maximize ACB Group's share of the customer's banking wallet, and acting as the prime liaison between the customer and ACB in order to provide exceptional service in accordance with ACB's standards/policies and ECCB guidelines.

The duties to be performed include:

- Ensures that accounts are profitably managed with portfolio delinquency no greater than 5% of portfolio value/number of accounts.
- Evaluates all loan requests carefully, interviewing applicants, analysing financial data, visiting premises, confirming collateral security, checking references and assessing risk accurately in order to recommend or decline approval and make the necessary arrangements for proper communication and/or disbursement.
- Aggressively maintains the quality of the loans portfolio, through timely and efficient credit management, monitoring overdraft balances on a daily basis, returning cheques as required, monitoring loan payments/arrears on an ongoing basis, and utilising effective problem-solving techniques to control risk.
- Reviews a minimum of 80% of portfolio accounts promptly at least on an annual basis, updating information and ensuring security exists and is adequately insured, and is properly in place to ensure accurate risk assessment and rating.
- Monitors delinquent loan portfolio closely via credit reports and other means to ensure that deteriorating situations are identified and timely action taken to correct them, referring to Management for guidance and making recommendations for action - letter of demand, bad debt provisions, transfer to Recoveries unit, legal action, foreclosure, liquidation etc.- in order to mitigate any losses to ACB.

To perform the job successfully the individual must have:

- At least a First Degree or Diploma in Business/Finance/Management or related field.
- Work experience of at least two (2) years in Corporate/Commercial Lending and possess a minimum of four (4) years progressive banking experience.

Compensation: An attractive package inclusive of Pension Plan and Medical Insurance.

Applications with résumé and three character references may be submitted to:

“Corporate Banking Representative/Credit Analysis Vacancy”
Human Resource Department
Antigua Commercial Bank
Thames and St. Mary's Streets
P.O. Box 95, St. John's, Antigua

or

Email: hr_applications@acbonline.com

Suitable applications received by **December 20, 2017** will be acknowledged. Please visit our website www.acbonline.com for additional details.