

# CAREER OPPORTUNITY

## RETAIL & COMMERCIAL BANKING UNIT HEAD – RETAIL & COMMERCIAL

Applications are invited for the position of Head – Retail & Commercial, Retail & Commercial Banking Unit. Applications should be sent to The Manager – Human Resources Department via [humanresources@firstcitizensbb.com](mailto:humanresources@firstcitizensbb.com) no later than February 2nd, 2024.

### JOB SUMMARY

The incumbent will be responsible for achieving the strategic business objectives of the Bank by ensuring the effective growth and profitability of the Retail, Commercial and Electronic Banking business. The incumbent will lead and direct these units to achieve and surpass customers and shareholders' return and expectation. The position reports directly to the Chief Executive Officer- Barbados.

### DUTIES AND RESPONSIBILITIES

- Develops and executes the long-term strategic and annual business plans and targets for areas under his/her responsibility.
- Develops, leads and implements strategies to drive business results and achieve financial and non-financial objectives such as profit targets, Customer Service and Balanced Scorecard initiatives.
- Monitors performance of assigned branches and units to ensure growth and profitability in the loans, deposits, credit cards and all other Bank products and services being sold.
- Provides input toward the development and marketing of new and existing products and services that fit current and future market trends.
- Ensures the comprehensive assessment of the credit worthiness of clients, exercising sound credit judgment with a full knowledge and understanding of the Bank's lending guidelines.
- Manages credit quality through monitoring of delinquency and provides ongoing coaching to staff.
- Guides and uses competitor research, competitive analysis, market analysis and customer insights towards the improvement and growth of the performance of the business.
- Represents the Bank's interest to citizens, government, corporate bodies and representatives, initiating and maintaining relationship channels.
- Supports the CEO in the drive to position First Citizens as the preferred financial services provider.
- Supervises and provides support to direct reports; Responsible for their on the job training, development and performance management.
- Ensures that all activities are carried out in compliance with the respective regulations and laws governing the Bank's business operations.
- Provides input and develops annual operational budgets for branches and units under his/her purview.
- Monitors operating expenses to minimize cost and maximize the use of technology to positively impact overall productivity ratios.

### QUALIFICATIONS AND EXPERIENCE

- Bachelor's Degree and post graduate qualification in a relevant discipline from an accredited University and a minimum of seven (7) years' progressive experience in Banking, at least five (5) of which must be a management level OR A Bachelor's Degree from an accredited University and a minimum of ten (10) years' relevant experience in Banking at a management level with a successful track record of performance.
- Excellent understanding of banking strategies.
- Strong selling, relationship management and networking skills.
- Working knowledge and understanding of the economic and general business environment and the banking and financial services industry.
- Transformational Leadership skills.

