

CAREER OPPORTUNITY



Retail & Commercial Banking Branch Manager – Broad Street (M2)

Applications are hereby invited for the position of Branch Manager in the Retail & Commercial banking Unit. Résumés should be submitted to The Manager – Human Resources via humanresources@firstcitizensbb.com on or before August 27, 2025.

JOB SUMMARY

The incumbent is responsible for driving revenue growth, ensuring operational excellence, managing risk, and maintaining the highest standards of customer service. The Branch Manager will oversee the branch's assets, human resources, and business strategies to achieve financial and non-financial objectives while upholding the Bank's policies, values, and reputation.

KEY DUTIES AND RESPONSIBILITIES

- Develop, execute, and monitor strategic market plans to expand the branch's retail and commercial portfolios, including loans, deposits, and cross selling of banking products and services.
- Identify and pursue new business opportunities through proactive prospecting, networking, and relationship building with individual and commercial clients.
- Oversee day-to-day branch operations, ensuring efficiency, accuracy, and adherence to all internal policies, regulatory guidelines, and AML compliance requirements.
- Implement robust systems to manage exceptions, reduce operational errors, and strengthen internal controls.
- Evaluate credit applications within assigned limits and ensure sound lending practices that align with the Bank's credit risk policies.
- Monitor the quality of the loan portfolio, manage delinquency rates, and implement strategies to maintain portfolio health.
- Analyze market interest rate trends and adjust strategies to optimize profitability and manage liquidity effectively.
- Lead, motivate, and coach staff to deliver exceptional performance while fostering a positive and professional work environment.
- Develop succession plans, optimize staffing structures, and manage branch resources to achieve efficiency and cost-effectiveness.
- Promote a customer-centric culture that ensures every client interaction reflects the Bank's service values and brand standards.
- Review customer feedback regularly and take swift action to resolve issues and enhance service delivery.
- Lead local marketing initiatives, product launches, and promotional campaigns to boost visibility and attract new business.
- Participate in community outreach and charitable activities, reinforcing the Bank's commitment to corporate social responsibility.
- Prepare and manage branch budgets, monitor financial performance, and control expenses to meet targets.

QUALIFICATIONS AND EXPERIENCE

- A 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 three (3) years progressive experience in banking, at least one (1) of which must be at Supervisory level.
OR
Executive Diploma/Diploma and five (5) years progressive experience in banking, at least four (4) of which must be at Supervisory level.
OR
Management Certificate and seven (7) years progressive experience in banking, at least four (4) of which must be at Supervisory level.
- Certifications in Credit Risk, Fraud and Retail Banking Operations would assets.
- Knowledge in Finance/Retail Banking.
- Working knowledge and understanding of the economic and general business environment and the banking and financial services industry.
- Working knowledge of relevant legal and regulatory requirements both locally and regionally.
- Proficiency in Microsoft Office Suite.
- Ability to provide relationship management for high profile and net worth clients.
- Strong Leadership and Managerial skills.
- Strong problem solving, evaluation, and analytical skills.
- Strong communication and presentation skills.
- Strong negotiating skills.