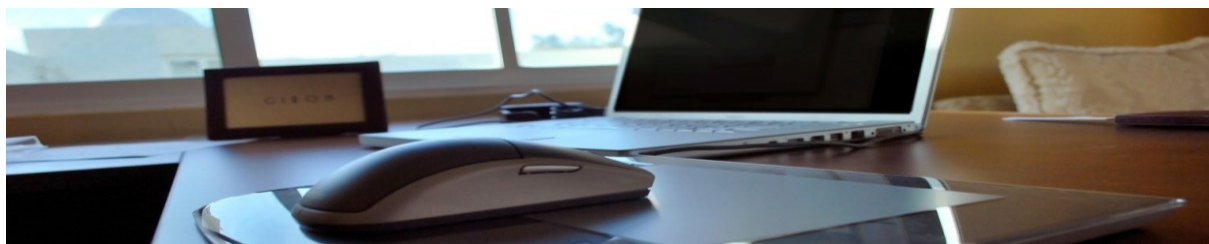


CAREER OPPORTUNITY



Retail & Commercial Banking Assistant Manager – Commercial Lending

Applications are hereby invited for the position of Assistant Manager, Commercial Lending within the Retail & Commercial Banking Unit. Résumés should be submitted to The Manager – Human Resources via humanresources@firstcitizensbb.com on or before **November 19, 2025**.

JOB SUMMARY

This position is responsible for supporting the Commercial Banking Unit in achieving its strategic and operational objectives, with a strong focus on growth, profitability, and sustainable business performance.

The role contributes to strengthening operational excellence by monitoring for deficiencies, promoting timely and accurate information flow across the Unit, and ensuring the implementation of effective action plans to mitigate and minimize fraud-related risks. Additionally, the position assists in the development and execution of strategic initiatives, projects, audits, and continuous improvement efforts related to products, processes, procedures, and budget management.

The incumbent is expected to execute all responsibilities with diligence, professionalism, confidentiality, and integrity, in accordance with the Group's policies, regulatory requirements, health and safety standards, and business continuity practices, while consistently delivering a superior, "Best-in-Class" customer experience.

KEY DUTIES AND RESPONSIBILITIES

- Participate in the development of strategic and operating plans for the unit, recommending growth and profitability targets.
- Achieve targets set for new business administers portfolio of clients
- Maintain key relationships with Clients, promoting the Bank's interest and cross-selling.
- Assist with oversight of the Commercial Lending Portfolio as assigned and develop all direct reports by way of establishment of individual performance expectations and the regular evaluation of their performance against organizational objectives.
- Assist in ensuring that pricing, mix, yield and quality of loans are in line with planned objectives, as well as business conditions and applicable policies and procedures.
- Participate in reviews of credit policies and makes recommendations for revisions.
- Assist with the completion of credit applications.
- Ensure that credit renewals are completed prior to expiration date and in keeping with the Bank's stated standards.
- Ensure the continuous monitoring of the banks' funds through attentive and strong lending administration with a focus on quality, exposure limits and security regularization.
- Liaise with customers to establish time line to restore agreed over draft limits.
- Monitor delinquency and take action to ensure the regularization of delinquent accounts.

- Make site visits to customers and prospects, with a view to writing new business.
- Assist with the human resource development of subordinates including performance management, guidance and counselling, disciplinary actions and assisting with recruitment.
- Perform any other duties as assigned

QUALIFICATIONS AND EXPERIENCE

- A Bachelor's Degree in Management, Business Administration or a related discipline.
- Three (3) years related experience in Banking, at least one (1) of which must be at Supervisory Level within commercial credit.
- Knowledge of banking compliance regulations, operational policies and procedures, bank products and services.
- In depth knowledge of credit risk and debt recovery procedures.
- In depth knowledge of collateral security documentation/evaluation.
- Sound knowledge of bank lending policies.
- Knowledge of Microsoft Office Suite.
- Excellent communication skills.
- Excellent human relation skills.
- Excellent organizational and time management skills.
- Excellent analytical skills and problem solving ability.
- Excellent negotiation skills.
- Attention to detail.
- Demonstrates sales techniques and the ability to cross-sell products and services.
- Customer Service oriented.
- Ability to perform well under pressure.