ABOUT FCM BANK

FCM Bank Ltd, headquartered in Swatar, Malta, is a growing financial institution with an expanding presence in the Czech Republic and Germany. We provide lending solutions including working capital, real estate, project finance, and investment loans.

In addition, we offer deposit products for both individual and corporate clients. At FCM Bank, we focus on building long-term relationships, delivering reliable service, and supporting our clients with a genuine commitment to their success.

We have recently opened the position of **TEAM HEAD - CORPORATE LENDING** and are seeking a talented individual with a demonstrable record of accomplishment to join our dynamic team of professionals.

The responsibility of the Corporate Relationship Manager is to contribute to the development of the bank's corporate book of business through successfully matching the funding requirements of corporate clients with the bank's service offering, in line with its business strategy.

KEY RESPOSIBILITIES

- Lead, mentor and develop a team of Corporate Relationship Managers, providing guidance, coaching and technical support on credit-related matters;
- Oversee the management, monitoring and servicing of corporate lending facilities, ensuring the quality and performance of the portfolio;
- Review and provide constructive feedback on credit proposals prepared by Relationship Managers, ensuring they meet the Bank's credit standards and policies;
- Support the acquisition and development of new corporate business opportunities in line with the Bank's strategic objectives and business targets;
- Assess, structure and recommend lending proposals in accordance with the Bank's credit policies, credit risk appetite and Anti-Money Laundering (AML) requirements;
- Prepare comprehensive credit applications based on customer information and documentation, including facility structuring, security recommendations, detailed financial analysis and the establishment of appropriate financial covenants;
- Build and maintain strong customer relationships by delivering a high standard of service across both lending and deposit products;

- Collaborate closely with internal stakeholders, including Risk, Operations, Compliance and Legal, to ensure the efficient processing and ongoing management of customer facilities;
- Act as part of the Bank's First Line of Defence by ensuring adherence to the Bank's Risk Management and AML frameworks;
- Represent the department head in internal and external meetings as delegated and deputise during periods of absence.

QUALIFICATIONS/REQUIREMENTS

- A degree in Finance, Banking, Business Administration, Law or a related discipline;
- A minimum of five years' experience in corporate banking, commercial lending or a related financial services environment;
- Demonstrated experience in the structuring and assessment of corporate lending facilities, including working capital finance and real estate financing;
- At least two years' experience leading, coaching and developing a team, with a collaborative leadership style that promotes trust, accountability and high performance;
- Sound knowledge of corporate banking products, including loans, bank guarantees and deposit products;
- A strong understanding of credit risk assessment, financial analysis and corporate credit structuring;
- Excellent analytical, financial and problem-solving skills, with the ability to present complex information clearly and accurately to senior management and credit committees;
- Strong organisational, prioritisation and time management skills, with the ability to manage multiple priorities and work effectively under pressure;
- A high level of accuracy and attention to detail;
- A proactive, results-oriented approach, with the ability to work independently while contributing positively to a growing and dynamic team;
- Excellent interpersonal and communication skills, with the ability to build and maintain strong relationships with customers and internal stakeholders;
- Fluency in both Maltese and English, both written and spoken;
- Proficiency in Microsoft Office applications, particularly Microsoft Excel.

BENEFITS (in addition to the statutory employment conditions):

- Health Insurance cover under the ‘Private Hospital Scheme’ and Dental Insurance cover;

- Staff home loans at beneficial rate - subject to successful probation;
- Discretionary annual bonus based on individual KPIs and company results;
- Work from home 1 day a week (after probationary period);
- Parking within the premises (subject to internal approval);
- Attractive training and development budget;
- Company events and teambuildings.

If you are interested in being considered for this position, please send a cover letter and CV to **vacancy@fcmbank.com.mt**