



**A regional development bank headquartered in Guam and providing lending services to communities across the North Pacific including the Commonwealth of the Northern Marianas Islands, Palau, Yap, Chuuk, Kosrae, Pohnpei, and the Marshall Islands, is seeking qualified applicants to join a dynamic team for the following position:**

### **LOAN OFFICER**

#### **Duties and Responsibilities (including but not limited to):**

- Maintain current loan portfolio and develop new clients and business opportunities.
- Structure, underwrite and present loan requests in accordance with loan policies and procedures. Negotiate loan terms and conditions, and structure credit with recommendations for improving access to credit and capital.
- Lead loan department in meeting annual loan goals and target.
- Maintain a quality loan portfolio and meet loan delinquency goals. Identify problem loans and recommend workout options.
- Prepare required loan reports in a timely manner and present to management.
- Utilize sales and marketing expertise or techniques to build a portfolio of prospective clients.
- Develop and maintain extensive knowledge of bank loan products and services. Training will be provided.
- Actively participate in networking functions and events when assigned to enhance the bank's visibility in the market.
- Other duties as assigned from time to time.

#### **General Requirements and Skills:**

- College degree in business, finance, economics or related fields preferred. High School diploma or GED required.
- Minimum two (2) years' experience in commercial, residential, or consumer lending.
- Excellent analytical and critical thinking skills are needed to underwrite and monitor loans.
- Ability to comprehend and explain loan products and services.
- Personable with strong management and organizational skills.
- Excellent written and verbal communication skills. Research and strong analytical skills.
- Computer skills required. Proficiency in spreadsheets and word processing applications.
- Goal oriented with demonstrated commitment to professional development.
- Excellent negotiation and presentation skills.
- Demonstrates high ethical standards and personal integrity.

**Salaries and Benefits:** Attractive compensation and benefits package to be negotiated based on experience and qualifications.

**Duty Station:** Guam, U.S.A

#### **How to Apply:**

You can pick up an application at our office Monday through Friday between 8:00 a.m. to 5:00 p.m., or you can find it on our website under "Career Opportunities." Submit a completed application together with your resume/CV and a copy of your government issued photo I.D. Up to three letters of recommendation from individuals that have worked with you are strongly recommended and encouraged to be submitted with an application packet.

Submit the application form to:

Pacific Islands Development Bank  
Reflection Center  
222 E. Chalan Santo Papa Street, Suite 102  
Hagatna, Guam 96910

OR

Email completed application packet to: [rosa@pacificidb.com](mailto:rosa@pacificidb.com) and copy email to [lindsay@pacificidb.com](mailto:lindsay@pacificidb.com)

Deadline to submit the application: Open until filled