

**JOB DESCRIPTION:****Commercial Banking (C&I) Relationship Manager**About the Role:

The C&I Lender will perform the following duties:

- Acquisition of new business and customer relationships through involvement in industry events and relationships with various sectors, sell-side advisors/investment banks and small to mid-sized market lenders;
- Responsible for credit risk and quality of the portfolio;
- Ensure that the small to mid-sized sectors are managed according to the standards set by the Bank as well as government and industry regulations;
- Demonstrates an advanced level of knowledge in both core and specialty industry products and services;
- Support C&I in the production and delivery of regulatory returns and accounts for independent regulators and authorities;
- Oversee preparation of consolidated credit and portfolio information;
- Drive profitability by ensuring the credit and financial impact of all business decisions (including pricing) is independently evaluated and recommendations made to the business to mitigate any financial risks;
- Analyze credit and risk impacts of new business proposals, transactions and financial trends, concepts, principles and regulations to determine actual and/or potential effects on the business entity.

About You:

- Minimum of a Bachelor's degree in finance, accounting, credit related field and at least 10+ years of increasingly diverse or complex applications in finance;
- MBA and/or significant experience in a consumer and commercial finance environment are strongly preferred;
- Excellent verbal and written communications skills to interact effectively with all levels of Bank personnel and customers. Must be able to effectively articulate views both within the Bank and externally in the marketplace.
- Deep understanding of regulatory reporting;
- Ability to form effective relationships and achieve influence at the most senior level in the organization and with external regulators;
- Communication and interpersonal skills, including the capacity to articulate the case for sound credit practices in the language of business;
- Established credit, industrial and risk acumen;
- Understand and interpret complex business and regulatory requirements;
- Ability to make robust/tough decisions, which may be contrary to the businesses wishes;



- Working across all levels of the organization to understand cross-functional linkages and interdependencies, as well as the implications of risk and regulations at both a strategic level and at the business unit level;
- Proven ability to prioritize competing demands;
- Demonstrated ability to assess credit and industrial trends, both internally and externally;
- Strong leadership and management ability;
- Ability to drive change in a new environment.

Piermont Bank is an equal opportunity employer. We celebrate diversity and are committed to creating an inclusive environment for all employees. We do not discriminate based upon race, religion, color, national origin, political affiliation, gender (including pregnancy, childbirth, or related medical conditions), sexual orientation, gender identity, gender expression, age, status as a protected veteran, status as an individual with a disability or other applicable legally protected characteristics.