

**JOB DESCRIPTION:****CRE Credit Analyst**About the Role:

Under the direction of the Head of CRE, the Credit Analyst will perform the following duties:

- Review all pertinent credit and financial information, including, but not limited to, financial statements, tax returns, due diligence reports, credit bureaus, appraisals, internal credit information, industry research and peer data.
- Spread financial statements and prepare advanced financial models designed to sensitize various conditions impacting the proposed transaction.
- Analyze financial information and related materials and complete the credit analyses for the Bank's commercial transactions. Analyses to include risk rating of credit and compilation of accurate rationales.
- Develop and maintain financial background information on present and prospective customers.
- Present analysis or address questions during credit request discussions.
- Provides portfolio management and client support for a Client Management or group reporting to the Head of Real Estate.
- Complete other related duties as assigned by Head of Commercial Real Estate and participate in various Loan Analysis Departmental projects.
- Prepare written analyses to include well-supported identification of and description of risks and mitigates of respective deals.
- Maintain an in-depth knowledge of accounting pronouncements and other financial analysis-related topics.
- Maintain Bank internal control standards, including timely implementation of internal and external audit points together with any issues raised by external regulators as applicable.
- Primarily works on credit approvals involving complex loan analysis involving credits greater than \$5MM.
- Focused, but not limited to the CRE, Corporate, Institutional and Personal credits. The analyst will provide research and relative value analysis on the sectors, including but not limited to NY Metro CRE metrics.
- Evaluate company fundamentals and industry trends, key operating metrics, business quality, competitive positioning and valuation.
- Perform detailed financial modeling.
- Analyze indentures and other legal regulatory issues related to the credit.

About You:

Knowledge, Experience & Qualifications should include:



- An undergraduate degree with a concentration in Accounting, Finance or Real Estate
- Experience in commercial real estate; including experience and expertise in reviewing loan documents, analyzing rent rolls, leases, operating statements, joint venture agreements, budgets, appraisals, environmental and engineering reports. Prior development and construction experience are a plus.
- Excellent analytical skills, attention to detail and strong organizational skills
- Outstanding written and verbal communication skills
- Self-starter, able to work independently or in a team environment
- Demonstrated flexibility to handle multiple projects in a fast-paced, merit driven work environment
- Unquestionable integrity and ethics
- Success developing and sustaining strong relationships with clients and colleagues
- Strong proficiency in Excel, Word, Microsoft Outlook, proficiency in nCino & Fiserv is a plus
- The ability to work independently in a demanding environment
- Excellent organizational skills and attention to detail

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.