

Portfolio Manager

The Portfolio Manager assists in the management of the loan portfolio of the Relationship Managers, working closely with RM to facilitate new and existing credit underwriting, process loan renewals and track applicable compliance related items. Working with the Loan department, this role clears past dues and exceptions, reviews loan advances and pay downs, reviews borrowing bases and participates on phone calls and/or face to face meetings with prospective or existing clients. This is fast paced position demanding lots of team collaboration and the ability to meet deadlines.

Principal Accountabilities

- Manages a loan portfolio of existing relationships for the Bank, and routinely monitors the loan portfolio to identify potential weaknesses that could adversely impact the overall asset quality.
- Underwrites new loans and/or renewals, increases to existing loans as needed.
- Performs annual reviews of existing loan relationships.
- Interact with clients to update status of the borrower's business plans and strategies and to build and enhance the overall client relationship.
- Provides support to the manager of the department, e.g., continuous credit improvement initiatives, and takes the lead on projects that support loan growth and efficiency objectives within lines of business.
- Assists in the preparation of Credit Administration reports.

About You:

- Minimum of a bachelor's degree in finance, accounting, credit-related field and at least 5-6 years of increasingly diverse or complex applications in finance.
- Experience in a commercial environment is strongly preferred.
- Demonstrated experience in asset allocation and loan portfolio management.
- Deep understanding of regulatory reporting.
- Ability to form effective relationships and achieve influence at the most senior level in the organization.
- Established credit, industrial and risk acumen.
- Understand and interpret complex business and regulatory requirements.
- Working across all levels of the organization to understand cross-functional linkages and interdependencies, as well as the implications of risk and regulations at the business level.
- Demonstrated ability to assess credit and industrial trends, both internally and externally.
- Strong communications skills, including the capacity to articulate the case for sound credit practices in the language of business.
- Extensive Excel skills.
- Knowledge of the Fiserv platform.
- Use of the Salesforce/nCino platform.

The hiring range for this position is \$100,000 to \$115,000 per year. The base pay actually offered will take into account internal equity and also may vary depending on the candidate's job-related knowledge, skills, and experience, among other factors. A bonus and/or incentives may be provided as part of the compensation package, in addition to the full range of medical, dental, vision, 401k and other benefits.

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.