

Senior Credit Administrator

The Senior Credit Administrator will primarily be responsible for managing Credit Underwriter(s) who collect and analyze credit data to estimate the degree of risk involved in pending or existing borrowers, either individuals or corporate, by performing the following duties.

Principal Accountabilities

- Direct Credit Underwriters who assist Relationship Managers in preparation of loan approvals to be reviewed by Credit Supervision, Senior Management, and Loan Committee.
- Preparation of monthly credit and loan-related reports to Senior Management and Board of Directors.
- Analyze financial statements of both proposed and existing customers to determine present financial strength, liquidity, debt service coverage, and value of collateral.
- Prepare discounted cash flows or capital rate analysis to determine future financial performance and asset values.
- Prepare internal asset reviews of existing borrowers for quarterly management review.
- Prepare and update credit-related policies.
- Review compliance of loan approvals to closing documents and review of appraisals.
- Contacts banks, trade, and credit associations, and others to obtain credit information and economic trends in various industries or market groups to determine a general level of financial strength.
- Perform ongoing monitoring and analysis of data of borrowers for servicing compliance and makes recommendations for policy, procedure, or portfolio management.
- Assist in ongoing ALLL Analysis, and portfolio stress testing (which includes model implementation, integration, and maintenance).

About You:

- Bachelor's degree in Business, Accounting, Finance, Economics, or equivalent.
- 15 or more years of bank-related experience in Credit Supervision and/or Administration.
- Senior-level experience in all facets of C&I and CRE Lending.
- Knowledge of policies and procedures for the credit area.
- Strong verbal and written communication skills.
- Very detail oriented and able to work under time constraints and schedules.

The hiring range for this position is \$150,000 to \$170,000 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.