



Senior Portfolio Manager – InBank, Denver Metro

As a Senior Portfolio Manager, you will lead the credit underwriting and portfolio management process in a manner designed to maximize efficiency, accuracy, and quality for CRE and Construction lending deals. As part of your role, you will prepare pipeline reports and notifications on existing underwriting requests and forthcoming renewals for the Banking Team. You will work closely with customers, Bankers, and credit administration to review customer accounts and portfolios to identify, evaluate, and determine the appropriate course of action in order to maximize credit quality and minimize risk and potential loss to the Bank.

Essential Job Functions:

- Manage the loan underwriting process and underwriting pipeline; ensure credit quality and accuracy on complex CRE and Construction deals for both new and existing clients with complicated borrowing structures.
- Responsible for compilation of data and interpreting outcomes of analysis, utilizing sound credit underwriting skills to recommend credit decisions, maximize credit quality and minimize risk/potential loss to the Bank.
- Assist Credit Division and Banking staff with Pre-Flight/Loan Committee presentations.
- Conduct credit and statistical analyses for Commercial Real Estate and Construction requests. Analyze output to include spreads, cash flows, and credit displays with accurate, thorough and thoughtful documentation. In addition, assistance in completing covenant tests, portfolio monitoring, annual reviews other special projects as needed.
- Organize, analyze, and summarize financial statements, cash flow data, tax returns, appraisals, rent rolls/tenant leases, collateral support, Borrower/Guarantor credit histories and other related materials in process of analyzing credit requests. Identify key credit risks and mitigating factors and provide a summary of creditworthiness and risk involved of both customer and transaction.
- Collect and compile pertinent credit data to prepare financial spreads, cash flows, and credit displays. Assist Bankers and Loan Assistants with ongoing portfolio monitoring (financial reporting, loan covenants, annual reviews, etc.) of customers' financial performance based on existing Bank policies and loan agreements.
- Manage loan renewal and credit exceptions.
- Calculate pertinent financial ratios appropriate for transactions and other financial data as appropriate.
- Collaborate with Bankers on joint calls with existing and potential customers to better understand lending deals and make appropriate recommendations.
- Strong sense of urgency and commitment to the Company's loan growth goals.



- Maintain current knowledge and follow all bank financial and security regulations and procedures.
- Embody, embrace, and demonstrate InBank's Core Values: Commitment, Innovation, Responsibility, Teamwork, Happiness, and Authenticity.
- Other duties as assigned.

Minimum Qualifications:

- Bachelor's/Master's Degree or equivalent work experience.
- 5+ years of experience in credit analysis.
- Personal computer skills to include various software packages, including word processing, spreadsheet, electronic mail and presentation, banking systems, and analysis software (e.g. Moody's, MetroStudy).
- Advanced working knowledge of financial analysis, lending, underwriting processes and principles, and credit risk specific to CRE and Construction lending.
- Superior customer service skills for both internal and external customers.
- Excellent technical report writing skills, verbal communication, and interpersonal skills.
- Strong organizational skills and ability to multi-task efficiently and accurately in a production-oriented environment.
- Occasional travel may be required for meetings/trainings.
- Must be able to use fingers, hands, and wrists for repetitive tasks such as typing, using a mouse, handling paper, and operating a telephone.

Preferred Qualifications:

- MBA or Master of Finance preferred
- Ability to provide sound credit decisions utilizing strong background in evaluating personal and business financials.

InBank is an equal opportunity employer committed to creating a diverse workforce. We support a work environment where colleagues are respected and given the opportunity to perform to their fullest potential. We consider all qualified applicants without regard to race, religion, color, sex, national origin, age, sexual orientation, gender identity, disability or veteran status, among other factors.