



Job Title: Portfolio Manager II

Location: Boulder

Job Type: Full-time, Exempt

Overview:

The Portfolio Manager II collects, compiles, and analyzes credit information for Bankers, and Credit Administration to facilitate portfolio monitoring and lending decisions for commercial credit requests (C&I, Real Estate, Agricultural, Construction, Private Banking, SBA, etc.), for both existing and prospective customers. This position works 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:

- Underwrite complex transactions with minimal supervision.
- Assist Credit Division and Commercial Banking staff with Pre-Flight/Loan Committee presentations.
- Collaborate with Bankers on joint calls with existing and potential customers to better understand loan requests and make appropriate recommendations.
- Conduct credit and statistical analyses for C&I, Real Estate, Agricultural, Construction, Private Banking, SBA and other commercial requests. Analyze output to include spreads, cash flows, and credit displays with accurate, thorough and thoughtful documentation. In addition, assist in completing covenant tests, portfolio monitoring, and annual reviews.
- 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 client 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. Assist with loan renewal process and credit exceptions.
- Calculate pertinent financial ratios appropriate for transactions and other financial data.
- 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 Degree or equivalent work experience.
- 3-5 years of experience in credit analysis; 3-5 years of relevant experience with requisite competencies.
- Intermediate to advanced skills Microsoft Office Suite Skills; Analysis Software (e.g. Moody's, MetroStudy).
- Proficient working knowledge of financial analysis, credit, lending, and underwriting processes and principles.
- Proficient working knowledge of credit risk and collaborating with client-facing bankers.
- Solid internal and external relationship and communication skills – both verbal and written.
- Strong organizational skills and ability to multi-task efficiently and accurately in a production-oriented environment.
- Ability to make sound decisions and recommendations regarding credit risk (quality, structure, etc.).
- Ability to think critically, operate independently, and take accountability.

Preferred Qualifications:

- Bachelor's Degree in Business Finance or Accounting.
- Ability to effectively communicate between key internal business partners.

Compensation:

The applicant who is selected for this position will be eligible for the following compensation and benefits:

- Targeted pay range based on experience for Colorado candidates: \$65,000 – \$85,000. This range is an estimate based on potential employee qualifications and other considerations permitted by law under the Colorado Equal Pay for Equal Work Act and Equal Pay Transparency Rules. This is a salaried position.
- Bonus Eligibility: Annual bonus based on Company Bonus Plan/Individual Performance and is at the Company Discretion at a rate of 20% of annual base salary.
- Benefits: Medical, Dental, Vision insurance. Disability insurance. Employee assistance program. Flexible spending account. Health savings account. Life insurance.
- Paid Time Off: Vacation and sick leave, as well as Bank Holidays.



- 401(k): Company match begins with the first contribution and follows the company vesting schedule.
- Other: access to career training and development opportunities, employee discounts.
- For more about InBank and our culture, visit us here: [Who We Are](#)

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, or any other characteristic protected by applicable federal, state, or local laws.