

Spencer Ring

PROFESSIONAL EXPERIENCE

Fortis Bank

Senior Commercial Portfolio Manager

Midvale, UT

Oct 2024 – Feb 2026

- Served as primary stakeholder of a commercial loan portfolio with \$163.8MM in total commitments across 4 bankers and 63 borrowing relationships, including SBA 7a and 504 loans, Enterprise Value Reliant finance, Commercial Real Estate, Working Capital Credit Lines, Equipment Finance, and ACH exposure.
- Structured and underwrote \$44.0MM in closed loans in FY 2025 (with 2 board approved deals given exposure size) across 13 new borrowing relationships.
- Negotiated \$15.4MM in syndicated loans with Fortis Bank as the lead, including hosting attorney calls and achieving favorable terms for Fortis and its clients.
- Architected and deployed bank-wide underwriting point system used to track portfolio manager workload balancing and production.
- Prepared and presented quarterly and annual loan reviews and advised the credit committee in lieu of a loan workout team on problem credits and strategies to manage these, including forbearance agreements, tiered covenant structures, and borrower negotiations.
- Coached junior portfolio managers, including reviewing credit memos for committee readiness and policy adherence.

NBH Bank

Vice President, Healthcare and Practice Management Portfolio Manager

Bountiful, UT

Jun 2023 – Oct 2024

- Served as the credit Subject Matter Expert for a multi-state practice finance vertical, establishing foundational underwriting frameworks for DSO and MSO consolidations.
- Led cross-functional collaboration between sales and credit leadership to streamline the approval process for specialized healthcare credits.
- Architected underwriting frameworks for practice-level healthcare providers, balancing growth targets with rigorous credit administration standards.
- Advised on a select committee of top underwriting and credit professionals on the design and implementation of technology-driven process improvement directed at streamlining bank wide quarterly loan reviews.

Zions First National Bank

Vice President, Commercial Banking PM & Team Leader

Salt Lake City, UT

Jan 2020 – Jun 2023

- Leader of 3 direct reports, providing daily support, coaching, and direction of new money underwriting, covenant / tickler management, and quarterly loan reviews.
- Directed underwriting pipeline for Salt Lake Commercial Banking and administered underwriting point system to track and compare performance among team members.
- Supported 2 bankers and their portfolios in new money loan production and quarterly portfolio monitoring and reporting.

U.S. Bank

Commercial Banking Portfolio Manager

Seattle, WA

Sep 2017 – Nov 2019

- Lead underwriter of portfolio of 14 middle market commercial banking clients in the Puget Sound with \$75.7 million in commitments.
- Met regularly with executive leadership of clients in portfolio to discuss banking needs, financial performance, and current business issues.

KeyBank

Commercial Credit Analyst

Seattle, WA

Jun 2016 – Sep 2017

- Piloted nCino underwriting system as part of a rollout team that collaborated for several months on testing various aspects of the new system and writing training materials.
- Taught principles of accounting to and served as a mentor to four summer interns.

EDUCATION

- Full-tuition scholarship, 2008-2009 academic year.
- Business Strategy Club Team Leader.

SKILLS

- Commercial Loan Underwriting, Syndications / Participations, Equipment Finance, SBA 7a, SBA 504, Attorney Documents Negotiation, Commercial Real Estate, Cash Flow Analysis, Working Capital Cycle analysis, Enterprise Valuation, Discounted Cash Flow Analysis, Negotiation, ACH underwriting, nCino, Salesforce, Jack Henry, Moody's Risk Analyst, Excel, VBA, Linux.