**Portfolio Manager – Public & Nonprofit Finance**

At U.S. Bank, we're passionate about helping customers and the communities where we live and work. The fifth-largest bank in the United States, we’re one of the country's most respected, innovative and successful financial institutions. U.S. Bank is an equal opportunity employer committed to creating a diverse workforce. 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.

Responsible for the active management of a portfolio of exposure to Education and Non Profit customers. Supports relationship managers in providing timely and creative responses to customer and prospect credit needs. Partners within and outside the division to retain and expand existing relationships and win new ones. Provides specialized support in credit structuring since much of the financing extended will be tax-exempt in nature.   
  
Responsibilities include:　   
- Underwriting nonprofit sector credit exposure　   
- Managing assigned credit portfolio　   
- Monitoring credit risk within that portfolio, to include   
• Timely preparation of annual reviews   
• Periodic monitoring of covenant compliance　   
• Timely spreading and review of financial statements upon receipt　   
• Identifying industry trends that create risk for the bank or for the customer   
• Documenting credit actions and timely preparation of credit write-ups; generation of term sheets and negotiation of loan closing documents; addressing policy and documentation exceptions   
- Responding to prospect or customer credit questions　   
- Conducting pricing analysis for credit risk incurred to help maintain the bank’s profitability return objectives　   
- May participate in sales and relationship review activity and identify cross-sell opportunities.

Qualifications

Basic Qualifications

- Bachelor’s Degree or equivalent work experience

- Seven or more years of corporate banking experience, ideally with financial analysis and credit underwriting in commercial or public finance

Preferred Qualifications

- Experience underwriting in the higher education (private and public), independent school, cultural and social service nonprofit sectors

- Experience with structuring tax-exempt debt issuances

*Please send resume and cover letter to Erica Hess at* [*Erica.hess1@usbank.com*](mailto:Erica.hess1@usbank.com)*.*