**Corporate Banking Portfolio Manager-180012236**

 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.

The Government Banking Portfolio Manager identifies and mitigates risks inherent in credit and banking service offerings to government entities.

**Key responsibilities:**

* Presents written analyses of government entities with a focus on determination of creditworthiness and ability to sustain performance with or without economic stress. In collaboration with internal experts, provides well-supported transparent reasoning for requested credit actions in accordance with policies.
* Utilizes various underwriting tools for transaction analysis, approval rationale, financial statement analyses, policy compliance; presents credit recommendations in clear, concise business format. Provides succinct summary of credit actions with identification of key components of the transaction, a description of the obligor and the recommended credit actions. Analysis focus includes competitive environment, local and regional demographic and economic factors, political and legal considerations, management strength, fiscal policy and legal structures among other factors. Projects future performance and ability to meet debt obligations.
* Monitors portfolio of government credits in accordance with internal policies and regulatory requirements including quarterly review and identification of underperforming obligors. Builds spreadsheet reports and charts. Collects data from loan systems and reporting applications for portfolio analysis and monitoring. Meets all deadlines.
* Collaborate with relationship managers with responses on credit requests, including RFPs. Provide deal expertise for pricing, credit structure, underwriting and approval. Manage the credit approval process from point of initiation to final approval and booking. Coordinate documentation with legal counsel, board loan facilities on bank systems and monitor payment history, performance pricing and timely completion of annual reviews.
* Ensures credit actions and reporting are timely and accurate.
* Meets customer expectations.
* Contributes to team goals for efficiency, timeliness, accuracy and quality of portfolio underwriting and analysis.
* Supports division goals for portfolio growth and profits. Utilizes problem-solving strategies to solve deal hurdles and barriers.

## Qualifications

*Basic Qualifications*  
- Bachelor's or master's degree or equivalent work experience.

- Five years of related business experience.

***Preferred Skills/Experience***

- 7-10 years of experience in research, analysis and business writing.

- 3-5 years of experience in commercial credit analysis.

- Financial acumen with thorough knowledge of accounting, economic and financial concepts.

- Intellectually curious with the ability to analyze, understand and communicate credit risk.

- Excellent verbal and written communication skills.

- Strong technical skills, specifically Microsoft Office skills.

- Collaborative, flexible team member focused on meeting and exceeding team goals.

- Self-starter able to work independently with limited supervision.

- Knowledge of municipal lending.

## Job Portfolio / Asset Management Primary Location Oregon-OR-Portland

## Shift 1st – Daytime Other Locations CA-Los Angeles, CA-San Francisco Average Hours Per Week 40

**To Apply**: Go to [www.usbank.com/careers](http://www.usbank.com/careers)

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