

Senior Financial Analyst

JOB SUMMARY

This position is primarily responsible for leading and performing the work of the financial analysis area, including forecasting, budgeting, funding, bond accounting, interest rate risk management, and ALCO process. The position includes oversight and development of department staff. The position requires strong financial analysis skills, advanced excel skills, data mining abilities, problem-solving, and the ability to generate, understand and communicate sensitivity analysis or alternative solutions to help decision-making of company leaders.

KEY JOB RESPONSIBILITIES

The following are essential job responsibilities:

- Prepare monthly financial reports provided to the Board of Directors and management.
- Develop and provide reports to assist various departments with profit analysis and performance improvement strategies. Analyze past results, perform variance analysis, identify trends, and make recommendations for improvements.
- Develop and manage staff within the financial analysis area.
- Ownership of the asset liability model and responsibility for oversight and delivery of interest rate risk modeling including input of assumptions, review of model maintenance, and analysis of results.
- Perform financial forecasting, reporting, and operational metrics tracking. Responsible for monthly forecasting and annual budgeting process, preparation, and communication with line owners.
- Responsible for bond and investment subsidiary accounting.
- Responsible for management of alternative funding sources (CD Bulletin Board, CDARS, Brokered CDs, FHLB) – includes monitoring approved rates, reviewing necessary documentation, and managing providers.
- Responsible for monthly Asset and Liability Committee (ALCO) reporting. Work with staff to prepare monthly & quarterly ALCO reporting package ensuring all parameters in the treasury policy are reported. Responsible for the Treasury Policy to achieve management objectives and meet regulatory compliance.
- Assist the Controller and CFO in providing financial support on special projects, including SEC reporting and performance analysis.

Knowledge/Skills/Abilities:

- PC, phone system, general office equipment
- Ability to maintain strict confidentiality
- Must be able to quickly develop advanced proficiency with bank-based systems (Navigator, Director, Viewpoint, ProfitStar, Salesforce, Prologue, etc.);
- Must have sound knowledge of bank asset-liability management and interest rate risk;
- Must have the ability to oversee and manage others including strong communication and organizational skills;
- Must have strong logic-based skills (math, reasoning, analytical, decision-making) and ability to generate complex formulas to achieve goals;
- Must have advanced excel skills;
- Must be a team player with a strong work ethic.