

Job Description: Bank Financial Analyst

Position Summary

The Bank Financial Analyst is responsible for providing high-level financial analysis, operational oversight, and strategic support to Senior Management. This role serves as a key bridge between the bank's core data and actionable decision-making, focusing on profitability, risk mitigation, and cost-efficiency projects.

Core Responsibilities

Financial Analysis & Reporting

- Perform **Net Interest Margin (NIM)** analysis and monitor Asset/Liability trends.
- Prepare and analyze monthly, quarterly, and annual financial statements, providing "variance analysis" to explain fluctuations in spending and revenue.
- Support the **budgeting process**, developing forecasts and tracking departmental performance against financial goals.
- Monitor and report on **regulatory capital ratios** and liquidity positions to ensure compliance with state and federal requirements (FDIC, etc.).

Operational Efficiency & Strategy

- Conduct **Cost-Benefit Analyses** for vendor contracts, software implementations, and internal programs.
- Lead "Special Projects," such as **deconversion analysis**, system migrations, and contract negotiations to eliminate waste and optimize bank resources.
- Audit internal to identify and implement cost-saving initiatives.

Risk Management & Compliance

- Assist in the preparation of data for **Regulatory Exams** and Internal Audits.
- Analyze loan-to-deposit ratios and credit risk trends to support the bank's "Safe and Sound" lending practices.
- Provide data support for **CECL/ALLL** (Allowance for Credit Losses) calculations and interest rate stress testing.

Data Visualization & Communication

- Transform complex datasets into clear, concise reports and presentations for the **Board of Directors** and Senior Leadership.
- Maintain and optimize financial models within Excel or the bank's core processing system.

Required Qualifications

- **Education:** Bachelor's Degree in Finance, Accounting, Economics, or a related field. Or equivalent 3+ years job experience.
- **Experience:** 3+ years in financial analysis, preferably within a community bank or financial services environment.
- **Technical Proficiency:** Advanced mastery of **Microsoft Excel** (Pivot Tables, VLOOKUPS, Complex Formulas) and experience with PDF editing software (Foxit/Adobe).
- **Analytical Mindset:** Ability to identify "the story" behind the numbers and suggest proactive solutions to financial challenges.

Preferred Skills

- Familiarity with the **Uniform Commercial Code (UCC)** and bank-specific regulatory environments.
 - Strong project management skills, particularly in vendor management and system transitions.
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Performance Success Indicators

- Timely and accurate delivery of Board Reporting packages.
- Timely and accurate delivery of Call Report filing.
- Seamless execution of vendor deconversion or system migration projects with minimal fiscal impact.