

Financial Analyst



The St. Henry Bank

The St. Henry Bank is seeking a confident and professional individual to join our team as a Financial Analyst. The Financial Analyst will play a key role in supporting the lending and financial operations of the bank. The primary responsibility of this position is to serve as a Credit Analyst, providing thorough underwriting analysis and loan recommendations for commercial lending requests while assisting with consumer loan reviews as needed. In addition, this role will support the bank's financial management through internal financial analysis, reporting, accounts payable support, and ad-hoc projects. The Financial Analyst will work closely with loan officers, management, and other departments to ensure high-quality financial analysis and sound credit decisions. This is a full-time position at our main office location in St. Henry, Ohio.

Job Duties & Responsibilities

- **Credit Analysis & Underwriting**
 - Analyze personal and business tax returns, financial statements, and other supporting documents to assess borrower creditworthiness.
 - Prepare detailed financial spreads, cash flow analysis, and risk assessments for commercial loan requests.
 - Draft clear, concise written credit recommendations for review by the Credit Risk Officer and Loan Committee.
 - Support loan officers throughout the underwriting process to ensure timely and accurate credit packages.
 - Assist with consumer loan analysis and decision support as assigned.
- **Financial Analysis & Reporting**
 - Perform financial analysis for the bank, including monthly reporting, variance analysis, and other internal reporting needs.
 - Support budgeting, forecasting, and other financial planning initiatives.
 - Conduct ad-hoc financial projects as requested by management.
- **Accounts Payable & Internal Support**
 - Assist with accounts payable processes, ensuring accuracy and timeliness of payments.
 - Support other internal financial operations, reconciliations, and reporting tasks as needed.

- **General Responsibilities**

- Ensure compliance with bank policies, regulatory guidelines, and industry best practices.
- Maintain high attention to detail and accuracy in all analyses and reporting.
- Collaborate with colleagues across departments to support overall bank objectives.
- Uphold the bank's values of integrity, customer service, and community commitment.

Qualifications

- Bachelor's degree in Finance, Accounting, Economics, or a related field preferred.
- Strong proficiency in Microsoft Excel, including financial modeling, data analysis, and reporting.
- Exceptional attention to detail with the ability to identify trends and inconsistencies in financial data.
- Strong organizational and time management skills; ability to handle multiple priorities and meet deadlines.
- Excellent written and verbal communication skills, with the ability to present findings clearly and professionally.
- No prior experience required; prior experience in credit analysis, accounting, financial analysis, or banking preferred.

The St. Henry Bank offers competitive wages and a full benefits package that includes:

Medical, Dental, Vision, Life, and Long Term Disability Insurances

HSA – Includes Employer Contributions

401k Retirement Plan, 401k Match & Profit Sharing

Paid Holidays

Vacation and Sick Days

If interested, contact Bonnie Staugler by phone, email, or in person at:

The St. Henry Bank

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