Title: Financial Data Analyst

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**POSITION SUMMARY:**

Assist the Investment Credit Risk team in the construction and maintenance of financial and earnings spreadsheets across the municipal, banking and corporate sectors. Primarily responsible for inputting financial and socioeconomic data from the issuers’ financial statements into the UNFCU-built spreadsheet, and assist in interpreting investment portfolio credit risk. Also responsible for periodically initiating and participating in varied projects. It is expected that the incumbent will further develop their skillset in financial statement and economic data analysis, with the ultimate goal to conduct full credit analyses and formulate investment opinions.

**ACCOUNTABILITIES:**

* Construct and periodically update financial models of existing and potential credits within the municipal bonds sector – including general obligation and revenue-backed bond issuers across various sectors (Public Power, Airports, Ports, Toll Roads, Water and Sewer).
* Conduct data entry and routine data maintenance to accurately input financial, economic and demographic data for each municipal bond issuer utilizing CAFRs and various financial statements related to a specific municipal issuer.
* Create and regularly update financial models of existing and potential issuers across the regional banking and corporate sector utilizing 10Qs and 10Ks – incorporating credit metrics and ratios relevant to the banking sector, including asset quality, liquidity, capitalization and profitability.
* Assist the Investment Credit Risk team in performing credit reviews of critical vendors.
* Conduct ad-hoc research projects across various industries in the municipal, regional banks and corporate sectors, which typically span a wide variety of subjects.
* Provide documentation retention support for department trade authorizations.
* Perform various special research projects for departmental managers as requested.

**QUALIFICATIONS:**

* Bachelor’s degree in finance, accounting, economics or business administration and a minimum of 1-2 years of relevant work experience in financial statement analysis and research, preferably in the municipal and banking and/or corporate sectors
* Experience and familiarity with interpreting various financial statements, including CAFRs, 10Qs and 10Ks
* Knowledge of municipal government fund accounting and GAAP with prior credit risk and investment analysis experience

**TECHNICAL COMPETENCIES:**

* Advanced proficiency in MS Office, particularly MS Excel
* Ability to interpret and communicate (verbally and written) complex data and financial accounting
* Proficiency in Bloomberg is preferred

**BEHAVIORAL COMPETENCIES:**

* Ability to prioritize and manage many concurrent projects while adapting to new assignments as needed
* Ability to work independently with a creative approach and commitment to all assignments

**WORK ENVIRONMENT/CONDITIONS:**

* Standard office conditions

*In addition to any specific job requirements in connection with Bank Secrecy Act and/or OFAC (BSA), employee must (i) be aware of BSA matters commensurate with the position; (ii) report any suspicious activity to the manager or compliance department; and (iii) satisfactorily complete any required BSA training.*

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