



## FINANCIAL ANALYST

**You love to crunch and analyse numbers and big data?** If you want to dive into the world of consumer loans, we've got the perfect opportunity for you! As a **Financial Analyst**, you will have the opportunity to support the growth of our business in a fast-changing environment. **Within the Controlling team**, you will establish financial plans, track the progress of the bank and analyse to identify and seize new opportunities. You will become part of a highly motivated and diversified team, collaborating across different disciplines. Your analytical insights will support major decisions of the senior management team.

**Dive in and join the world of finance, payment and credit, working for an unconventional digital bank in the heart of Luxembourg!**

This opportunity is a full-time CDI contract.

### ABOUT THE JOB | Your responsibilities

- **Prepare financial forecasts and budget** focusing on our credit card portfolio and credit risk
- **Contribute to management reporting**, measure and monitor actual performance and explain discrepancies towards financial plans
- **Carry out analyses to support the corporate strategy**, e.g. profitability, segmentation, behaviour analyses, impact analysis, etc.
- Develop and maintain **complex forecasting models and dashboards**
- **Support accounting closing process** for completeness and accuracy of the results
- **Consolidate data from multiple sources** into a unified view using data mining and business intelligence tools, ensuring it is accurate, consistent and ready for reporting and analysis
- Develop **expertise in credit risk management** of revolving retail exposures and work closely with the Credit Risk Management teams
- Drive **continuous enhancement of controlling processes**, including implementation of best practices and automation initiatives



## ABOUT YOU | Your background, skills and personality

- **University degree in Finance, Business**, a related field or equivalent professional experience
- At least **three years' professional experience** in banking, finance or advisory with a focus on financial planning and analytics
- **Advanced in financial modelling** with proven professional experience
- **Solid knowledge of accounting principles and IFRS 9** (ECL) is an asset
- **Proficient user of MS Excel and Word**: Skilled in using advanced formulas for efficient analytical spreadsheets and adept at presenting results with proper formatting and communication
- **Affinity to big data**: Experience in data mining and business intelligence tools is an asset, e.g. SQL and Power BI
- **Strong analytical and numerical skills**: Ability to collect, process and analyse data to understand complex concepts and draw reasonable conclusions
- **Fluency in English** is essential; proficiency in French, German or other languages is a plus
- **Results-oriented**: Focuses on delivering tangible outcomes within the deadlines
- **Collaboration and teamwork**: A natural team player who thrives in a flat organisational structure, values input from all levels and actively contributes to the collective success of the team
- **Self-motivation and drive**: Highly dedicated and motivated to achieve both individual and team goals, with a commitment to excellence and continuous improvement
- **Ownership and accountability**: Demonstrates a proactive approach in taking responsibility for tasks/outcomes, with a focus on seeing projects through to completion
- **Adaptability and flexibility**: Comfortable working in a dynamic environment, navigating change effectively
- **Transparency and communication**: Clear and direct communication style with a commitment to engage openly and constructively, maintaining open channels and promoting information sharing with colleagues

## ABOUT ADVANZIA | The European digital bank

Advanzia Bank's **mission** is to make finance easier and more inclusive by offering simple, smart and user-friendly payment and credit solutions that provide financial flexibility and deliver added value for our customers. Our way of working is guided by responsible lending, open communication and teamwork in cooperation with employees, business partners and customers.

At Advanzia, we are committed to equal opportunities and embrace diversity as a driving force behind our success. We offer challenging projects in a dynamic, fast-paced environment, along with numerous opportunities for training and development, and a performance-driven bonus structure. Our benefits package includes Pluxee lunch vouchers, employee travel insurance, preferential rates on Advanzia products, as well as transportation and wellness allowances. Our zero-carbon Emerald building is designed to support employee health and wellbeing with various health programmes, access to our gym and after-work sports & social events available to all members of **#TeamAdvanzia**.