



Synovus is – and always has been – a place where business is personal. While we have different names in different places, we are one company – Synovus. We have the strength of a major financial institution while maintaining the personal relationships you’d expect from your bank around the corner. From everyday banking to corporate services, Synovus is **the bank of here.**

Synovus began with a single act of kindness in 1888, and our passion for serving others has been growing ever since. Our roots run deep in all of the communities we serve, and we are committed to helping friends, neighbors, and customers alike achieve their goals.

Synovus is currently recruiting for this wonderful employment opportunity located at its **Columbus, GA** location:

Job Title: Asset Liability Analyst OR Asset Liability Analyst, Sr.

Job Summary:

Conducts technical analysis of and produces forecasting information for the enterprise's interest rate and liquidity risk positions in support of an effective asset/liability management function. Develops efficiencies to enhance the asset/liability process of the Bank and assess institutional risk.

Job Duties and Responsibilities:

- Performs Balance Sheet forecasting to aid in the analysis of derivatives, interest rate risk, and liquidity risk using earnings simulations and discounted cash flow models using the company's ALM forecasting tool.
- Reconciles actual and forecasted results. Modifies models to improve future forecasts.
- Conducts analyses and determines various input assumptions for interest rate and liquidity risk including non-maturity deposit betas, asset prepayments and deposit decay rates.
- Maintains regulatory compliance with all interest rate risk and liquidity management regulations and directives. Assists with the management of asset liability management systems.
- Conducts adhoc financial analysis to aid senior management in the decision making process impacting both the short- and long-term financial stability of the company.

- Communicates financial issues in a clear and concise manner to senior managers as well as internal and external auditors and regulators. Maintains documentation supporting major assumptions used in liquidity and interest rate risk management simulations.
- Creates financial models to aid in forecasting the financial performance of new and existing financial products in various scenarios. Partners with business units to develop financial methodologies and tools for use in loan and deposit pricing, budgeting, and planning.
- Analyzes results of corporate Funds Transfer Pricing (FTP) methodologies on various cost center, product, and relationship profitability models and ensures alignment with corporate goals.
- Each team member is expected to be aware of risk within their functional area. This includes observing all policies, procedures, laws, regulations and risk limits specific to their role. Additionally, they should raise and report known or suspected violations to the appropriate Company authority in a timely fashion.

Required Knowledge, Skills, & Abilities:

- Minimum Education: Bachelor's degree in Business Administration, Finance, Accounting or related discipline.
- Minimum Experience: Three years of financial analysis experience within accounting or finance environment OR an equivalent combination of education and experience.
 - Knowledge of database management and report generation in Access, SQL, or proprietary database systems.
 - Good oral and written communication skills and the ability to communicate effectively with co-workers on various levels.
 - Ability to create complex financial models.
 - Ability to condense technical subject matter into clear and concise communication to senior management.
 - Proficiency using Microsoft Office software products.

Requirements for Senior, Asset Liability Analyst

- Five years of financial experience including Funds Transfer Pricing (FTP) analytics, balance sheet management and asset/liability management experience OR an equivalent combination of education and experience
- Chartered Financial Analyst (CFA) designation is desirable

Preferred Knowledge, Skills, & Abilities:

- General knowledge of banking and Balance Sheet management.
- Knowledge of cash flow modeling systems such as Bancware and/or Sendero.

If you're interested in this employment opportunity or you know someone who is interested, I encourage you to apply to this opportunity by visiting www.Synovus.com or by emailing your resume to my attention at EricFowler@Synovus.com