

# JOSHUA LINDOR, MBA

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## CAREER PROFILE

### *Leader in Financial Analysis*

*Assessing financial performance and identifying strategic investment opportunities.*

A process-driven Financial Analyst with 10+ years of progressive experience in banking and financial services for a Fortune 500 company (Fifth Third Bancorp). Strong analytical skills with a firm understanding of accounting processes and internal controls. Confident team leader with experience hiring, training, and supervising staff. Expertise in general ledger accounting, financial reporting and analysis, and journal entries. Demonstrated ability to adapt, learn new tasks, and manage competing priorities.

**Technical Skills:** MS Office Suite (Advanced Excel) | Sage Intacct® Accounting Software | Xero™ Accounting Software

#### - CORE COMPETENCIES -

- Financial Analysis & Modeling
- P&L Management & Budgeting
- Financial Forecasting & Reporting
- Continuous Process Improvement
- Financial Accounting Auditing & Reporting
- Team Leadership, Training, & Oversight
- Variance Analysis & Sensitivity Analysis
- Corporate Governance & Compliance
- Financial Planning & Analysis
- Change Management
- Process Redesign & Optimization
- Strategic Planning & Execution

## PROFESSIONAL EXPERIENCE

### **Fifth Third Bancorp**

**Chicago, IL | 2/2012 to 12/2020**

*Fifth Third is a leader in commercial banking, branch banking, consumer lending, and investment advisory services.*

#### **Head of Financial Analysis – Commercial Investments | 7/2017 to 12/2020**

Oversaw the financial reporting and analysis for a \$500M portfolio of commercial investments. Performed a combination of performance-related strategic initiatives in portfolio management. Prepared debt compliance reporting, created investment waterfall models, and provided ROI-positive recommendations. Served as the key point of contact for external auditors.

#### **Key Highlights**

- **20% improvement in operational efficiency** and \$50K in annual savings achieved by driving an initiative to standardize cost and revenue reporting based on primary cost and revenue drivers.
- **Developed multiple new revenue streams** by working directly collaboratively with internal teams to develop strategies for all lines of business, including mortgage, business banking, retail, commercial, and small business banking.

#### **Senior Financial Analyst – Commercial Investments | 4/2013 to 7/2017**

Developed budget and forecast models for expenses to reflect current market and deal flow. Served as the point-person for senior leadership, deal teams, and shared services for tracking group performance. Budgeted, planned, and forecasted expenses. Compiled and submitted financial data using enterprise planning software. Tracked financial performance metrics.

#### **Key Highlights**

- **50% reduction in time requirements** for processing redemptions achieved by establishing quality controls to identify and crosscheck inaccurate redemptions.
- **Trained new and existing employees** on best practices and company policies while maintaining regulatory compliance.

#### **Financial Analyst | 2/2012 to 4/2013**

Reconciled and reported monthly P&L for multiple departments. Oversaw and directed a five-person team to consistently meet monthly deadlines for regulatory reporting. Managed 2,000+ balance sheet accounts for month end reconciliation.

#### **Key Highlight**

- **Saved time and financial resources** by developing an MS Excel spreadsheet to accurately facilitate the automation of pulling and syncing data from multiple files.

Experience Continued...

## **JP Morgan Chase & Co.**

**Chicago, IL | 11/2009 to 2/2012**

*JPMorgan Chase is a leading global financial services firm with operations servicing clients in more than 100 countries.*

### **Personal Banker**

Assessed client banking and investment needs, proposed financial products / services, and acquired, retained, and deepened customer relationships. Generated operational cost savings by leading analysis of return on investment and resources during the branch's busiest period. Acted as Lead Banker and mentored junior bankers on company policies and procedures.

### **Key Highlights**

- **Provided steadiness during a period instability** within the branch's management team accomplished by working on a four-person team to strategically manage operations without losing efficiency.
- **16% year-over-year increase in branch deposits** achieved by maintaining seamless business operations and fortifying relationships with banking clients.

### **- ADDITIONAL EXPERIENCE -**

#### **Risk Analyst (Internship) | Bank of America | Chicago, IL | 5/2006 to 5/2007**

Conducted risk analysis and implemented risk mitigation strategies for minimizing global financial and operational exposure.

#### **Financial Services Analyst (Part-time) | Credit Suisse | Chicago, IL | 9/2005 to 5/2009**

Forecasted future revenues and expenditures to establish cost structures and determine capital budgeting for projects.

#### **Senior Wealth Manager (Internship) | Credit Suisse | Chicago, IL | 5/2005 to 5/2006**

Delivered knowledge-based financial recommendations through financial planning and investment portfolio analysis.

## **EDUCATION & DEVELOPMENT**

### **Loyola University Chicago**

Master of Business Administration (MBA), 2015

*Concentration in Finance*

### **Northern Illinois University**

Bachelor of Science (BS), 2006

*Concentration in Accounting and Finance*

### **- CERTIFICATIONS -**

Series 7 and 63 (FINRA)

Chartered Financial Analyst (CFA)

Certified Anti-Money Laundering Specialist (CAMS)

Certified Investment Management Analyst (CIMA)

### **- PROFESSIONAL AFFILIATIONS -**

Society of Financial Service Professionals (FSP) – Member

American Finance Association (AFA) – Member

National Society of Compliance Professionals (NSCP) – Member