

VINCENT J. SILVETTI

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SENIOR FINANCIAL ANALYST

PROCESS IMPROVEMENTS – DATA ANALYSIS – FINANCIAL MODELING – VALUATIONS

Accomplished financial analyst with a proven track record in delivering excellence in the analysis of financial, business, and market data to create insightful and highly accurate forecasting. Excels at establishing and sustaining relationships and partnerships with colleagues, clients, managers and other important stakeholders at all levels. Skilled in the development and enhancement of financial modeling and analytical processes along with authoring and presenting reports to senior management, key partners and regulatory organizations.

CORE COMPETENCIES

✓ Goal Achievement	✓ Planning & Forecasting	✓ Key Performance Indicators
✓ Stakeholder Engagement	✓ Variance Analysis	✓ Benchmarking & Assessment
✓ Risk Analysis	✓ Project Management	✓ Documentation & Reporting
✓ Presentation Skills	✓ Strategic Alignment	✓ Financial Best Practices

PROFESSIONAL EXPERIENCE

NORTHEAST BANK WEBSTER, NY

2016 – PRESENT

FINANCIAL PLANNING & ANALYSIS (FP&A) SENIOR ANALYST

Consolidate financial results and metrics for the bank and its legal entities; totals \$8.5B in assets and \$311M in expenses. Develop monthly financial packages, as well as presentations for Senior Managers and Regulators that include variance explanations. Analyze bank sheet activity to equitably split assets and allocate interest expense among existing lines of business (LOB) based on monthly use.

- Led a project that reduced expenses significantly; renegotiated and terminated vendor contracts, which saved the bank millions of dollars.
- Implemented an operating plan and forecast process to ensure that strategic initiatives are aligned with profit targets.
- Spearheaded the development of new processes for reporting, monthly closing and vendor/FTE analysis to reduce expenses.
- Restructured financial hierarchy of the bank and its cost center to align with LOB direction.

BANK OF AMERICA, CHARLOTTE, NC

2006 – 2016

VICE PRESIDENT – SENIOR FINANCIAL ANALYST | 2010 – 2016

Liaised with LOB partners to develop a challenging and well-aligned financial plan that supported the company's three-year strategic plan and business goals. Analyzed and produced forecasts and plans for Diversified Serving and Reverse Mortgage; contributed \$143M of yearly expenses and over 600 Associates.

- Provided comprehensive analysis to facilitate the understanding of operational KPIs that drove results and lowered risks.
- Identified potential expense reductions to decrease unfavorable variances; allowed for efficient business planning and profitability.
- Constantly lowered cost-to-serve metric results through the effective use of capacity planning.

ASSISTANT VICE PRESIDENT – SENIOR FINANCIAL ANALYST | 2008 – 2010

Prepared and presented financial review packages to LOB executives and team. Compiled and examined the servicing portfolio for Home Equity and other secured/unsecured product loans. Aided in the merger and acquisition of Companywide via mapping financial hierarchies and General Ledger Accounts.

ASSISTANT VICE PRESIDENT-SENIOR FINANCIAL ANALYST | 2008

Supported Retail, Banking Center and other channels by managing monthly and annual expense budgets. Produced and analyzed monthly and annual forecasts and plans for two LOBs.

- Generated ad-hoc financial reports to determine KPIs that would serve to effectively drive results.

OFFICER, FINANCE MANAGEMENT ASSOCIATE PROGRAM (FMAP) – SENIOR FINANCIAL ANALYST | 2007 – 2008

Consolidated and analyzed daily estimates and profit & loss (P&L) statements that contributed to \$1B in annual revenue. Reviewed trade positions and compiled driver commentaries to Senior Managers on a daily/weekly/monthly basis.

- Reconciled daily balance sheet variances between trading systems and General Ledger.
- Produced, analyzed and presented monthly expense packages for Prime Brokerage and Structured Products.
- Partook in monthly closing by posting journal entries and compiling trend analyses.

OFFICER, FINANCE MANAGEMENT ASSOCIATE PROGRAM (FMAP) – FINANCIAL ANALYST | 2006 – 2007

Actively supported Executives and Managers in the development of reporting packages and investor decks. Consolidated financial results for six LOBs including Real Estate and Credit Cards; contributed \$42B in revenue and \$19B in annual expenses.

- Headed financial planning, forecasting and month-end closing for all Global Consumer and Small business Banking (GCSBB) products.
- Created and maintained reporting models using Excel and Essbase (Hyperion).
- Allocated monthly entries for various LOBs and posted General Ledger entries.

EDUCATION & TRAINING

Master of Science, Finance, Florida International University (2014)

Bachelor of Business Administration, International Business and MIS, Florida International University (2006)

Also completed training in Financial Reporting, Essbase, Business Partnering and Sig Sigma Green Belt

TECHNOLOGY SKILLS

Microsoft Office Suite (Excel, PowerPoint, Word, Access), Essbase (Hyperion), InSight, IBM Cognos, Oracle