



ABOUT FCM BANK

FCM Bank Ltd, headquartered in Swatar, Malta, is a growing financial institution with an expanding presence in the Czech Republic and Germany. We provide lending solutions including working capital, real estate, project finance, and investment loans.

In addition, we offer deposit products for both individual and corporate clients. At FCM Bank, we focus on building long-term relationships, delivering reliable service, and supporting our clients with a genuine commitment to their success.

Currently the position of **SENIOR FINANCE OFFICER** is open, and the Bank is seeking a talented individual with a demonstrable record of accomplishment to join the dynamic team of professionals.

The Senior Finance Officer is a key member of the Finance function, responsible for ensuring the integrity and accuracy of financial reporting, supporting budgeting, and forecasting processes, and maintaining strong financial controls. The role plays an important part in the continuous improvement of finance processes, data quality, and automation initiatives, while working closely with cross-functional teams across the organization.

This is an excellent opportunity for a motivated professional to contribute to the development of the finance function while supporting and guiding members of the Accounting & Controlling team. The position also acts as a senior technical resource within Finance.

KEY RESPONSIBILITIES

Financial Reporting & Accounting

- Perform and review balance sheet reconciliations, including key control accounts.
- Ensure the accuracy and integrity of the general ledger.
- Support monthly and annual financial reporting processes.
- Manage and coordinate month-end closing activities within the Finance team.
- Conduct monthly variance analysis against budgets and prior reporting periods.

Budgeting & Financial Planning

- Prepare and maintain financial projections, forecasts, and the annual budget.
- Support financial planning processes and provide financial analysis to support business decisions.

Controls, Compliance & Audit

- Maintain strong internal control frameworks across finance processes.
- Ensure compliance with internal policies and financial reporting standards.



- Coordinate with internal and external auditors and provide required documentation.
- Support preparation of regulatory reporting data where applicable.

Finance Operations & Process Improvement

- Collaborate with Data, IT, Risk, Compliance, and other business departments to enhance finance operations.
- Drive automation initiatives to reduce manual processes and improve data reliability.
- Support the development and optimization of the Finance data warehouse and ERP/reporting tools.
- Continuously review finance workflows to enhance efficiency and strengthen financial controls.

REQUIREMENTS

- Degree in Accounting, Finance, or a related discipline.
- Professional accounting qualification such as ACCA, CPA, or equivalent preferred.
- Minimum 5 years of experience in accounting, financial controlling, or audit.
- Prior experience within the banking or financial services sector is advantageous.
- Experience working within a structured finance function under Accounting or Controlling leadership.
- Strong knowledge of IFRS, particularly IFRS 9, is a must
- Knowledge of regulatory reporting and financial control frameworks.
- Experience with ERP systems and financial reporting tools.
- Strong analytical skills with the ability to interpret financial data and identify trends.

BENEFITS

- Health insurance cover under the 'Private Hospital Scheme' and Dental Insurance cover;
- Staff home loans at beneficial rate - subject to successful probation;
- Training and Development budget;
- Company Events and Teambuildings;
- Discretionary annual Bonus based on individual KPIs and company results.

If you are interested in being considered for this position, please send a cover letter and CV to vacancy@fcmbank.com.mt