

Jacob Matthews

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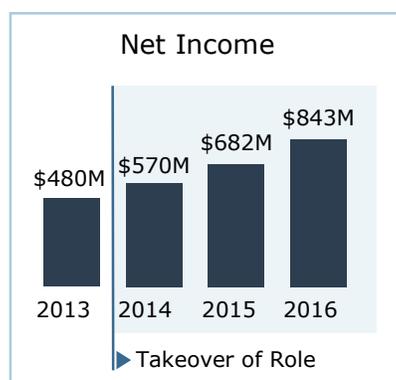
Chief Financial Officer—Banking & Financial Services

Operationally Savvy Finance Expert ✦ **Growth & Turnaround Titan** ✦ **Prescient Provocateur**

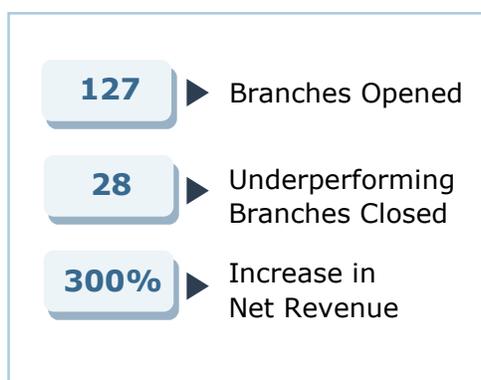
Exceptionally strong leader who is recognized—above, below, and laterally—for conventional finance and accounting expertise coupled with rare commercial and operational intellect. Empathetic CXO partner who creates cross-functional alliances to rebuild the balance sheets, turning perennially underperforming banks into growth engines. Spot-on predictor of market shifts, enabling prioritization of strategic initiatives.

Banking Leadership Highlights

Merit Bank



LBC Bank of Ohio



Columbus General Bank



Formidable Strengths

M&A Strategy | General Accounting & Control Functions | Risk Mitigation | Profit Maximization
Regulatory Compliance | Financial Planning & Analysis | Change Management | Team Building & Leadership
High-Growth Strategies | Performance Management | Cross-Functional Collaboration | IT Transformations

Professional Experience

MERIT BANK | Los Angeles, CA | Regional financial services company | 10K employees | \$82B AUM

Chief Financial Officer (2014–Present)

Turned a sluggish bank into a newsworthy growth story and compelling investment case, delivering a 75% increase in net income, from \$480M to \$843M.

Protected P&L while galvanizing a growth-oriented team of 6 direct reports. Championed a strong M&A defense and uncovered growth opportunities to quickly reinvigorate stagnating revenue and profit.

Drove M&A Success ... Unlocked Synergies ... Curtailed Risk ... Tipped the Revenue Scale

- ✦ Orchestrated the fusing of two independent banks into a single organization and quickly identified segments with the most growth potential to prioritize efforts. Eliminated overlaps in branches, kiosks, and ATMs to maximize synergies.
- ✦ Identified yawning product gaps and drove a nimble acquisition strategy to fill them. Acquisitions included a digital banking platform and a card payment processor that attracted new corporate accounts and contributed to double-digit market share improvement.
- ✦ Restored vitality to asset quality metrics through staunch derisking efforts, propelling organization from worst-performer status to one of the best in 1 year.
- ✦ Recognized lucrative fee and cross-selling opportunities that delivered 15% in top-line growth.

"We hired Matthews for his reputation of taking the helm during severe storms and charting the course to a more profitable tomorrow. He has absolutely delivered." — Lee Edwards, CEO, Merit Bank

LBC BANK OF OHIO | Columbus, OH | Regional bank | 6K employees | \$40B AUM
Chief Financial Officer (2007–2014)

Liberated struggling bank from near-bankrupt, minor-player status to #2 in the state.

Fine-tuned the P&L machine, embracing the challenge of driving volume and capturing market share while creating a culture of risk mitigation and collaboration among 5 direct and 23 indirect reports.

Exceeded Growth Expectations ... Eclipsed the Competition ... Evangelized a Cultural Shift

- ✦ Led an aggressive profitable growth agenda, opening 127 new branches in highly strategic locations, — catapulting total assets and net revenue threefold—while closing 28 poorly performing branches.
- ✦ Launched products that were a first for the region, including a sustainable investing category. Promoted vigorous cross-selling strategies and revamped fee structure, generating revenues that pushed the institution to #2 in the state in just 12 months.
- ✦ Built a risk-aware team and launched IT infrastructure that revealed daily risk exposure.

"Jacob radiates positivity but is well aware of challenges looming over the horizon. Better still, he knows just what to do about them." — David Jacobson, CEO, LBC Bank of Ohio

COLUMBUS GENERAL BANK | Columbus, OH | Bank ranking 4th in the state | 5K employees | \$9B AUM
Finance Director (2004–2007) **Senior Finance Analyst** (2002–2004) **Finance Analyst** (2000–2002)
From entry level analyst to running a tight P&L for a 136-branch bank in just 5 years.

Recognized through quick promotion for collaborative spirit, business improvement ideas, and ability to invigorate performance. Inspired team of 8 direct and 30 indirect reports. Stretched a budget of \$300M.

Launched New Infrastructure ... Expanded Footprint ... Unleashed Profit Potential

- ✦ Built a solid finance area from scratch and then crafted and executed the general financial strategy of the organization to drive the growth agenda and guarantee shareholder value.
- ✦ Inaugurated 108 profitable new branches after conducting careful due diligence, building reach and presence from 28 branches to 136.
- ✦ Combed segments, products, and overall operations for revenue-generating and profit-maximizing opportunities, thrusting the bottom line up 25%.

"Matthews is a fast-rising star. He's truly unstoppable." — Geoffrey Martin, COO, Columbus General Bank

Education

Master's in Bank Management ✦ Ohio State University ✦ 2008

Certified Public Accountant (CPA) ✦ 2006

Bachelor of Science, Business & Finance ✦ Columbus State University (Ohio) ✦ 1999