

Iowa Department of Administrative Services – Human Resources Enterprise  
Classification Series Guidelines

## Bank Examiner Series

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### Classes in the Series

<u>Class Code</u>	<u>Class Title</u>
00406	Bank Examiner
00408	Bank Examiner Senior

### Series Concept

This series includes those classes whose duties are to perform financial examinations of state-chartered banks and their subsidiaries or affiliates.

### Exclusions

Those classes which perform financial examinations in other areas – i.e. Credit Union Examiners, Field Auditors, Revenue Auditors, etc.

### Class Distinctions

#### Bank Examiner

Employees perform a range of duties. At entry, employees plan, organize and carry out the detail portion of the examination under the general supervision or guidance of higher level examiners. The detail portion consists of such things as analyzing accounts, reconciling records, monitoring bank conformance with statutes and communicating findings to the work management team. As employees gain experience and complete training they function in a two-fold capacity. On one hand they are expected to possess the knowledge and skill necessary to perform lead work functions over the detail audit portion of a bank examination and/or perform the entire examination of banks that are stable in nature and exhibit none of the problem characteristics indicated in the Bank Examiner, Advanced level guideline. The other aspect of this level is that employees will function in such a capacity as to learn the complex processes and procedures needed to perform complete examinations of large, complex banks and those banks exhibiting problem characteristics.

#### Bank Examiner Senior

Employees at this level possess the knowledge and skill necessary to perform entire examinations of banks that require greater skills and expertise due to the size and complexity of operations, and/or sophistication in administration, and/or exhibition of problem characteristics. Employees will, as a normal course of events, be designated as the "examiner-in-charge" of examinations where the bank has in the past displayed any one or a combination of the following characteristics:

- a) a history of excessive asset classification
- b) an unstable or unacceptably low earnings trend
- c) excessive infractions of Iowa statute
- d) evidence of inferior funds management
- e) insufficient capital adequacy
- f) an excessive imbalance in loans versus deposits
- g) a preponderance of complicated commercial credit

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- h) speculative investment tendencies
- i) unsafe or unsound management

Any one or a combination of the above factors can have a very detrimental effect on the overall stability and financial condition of a bank.

The other major function at this level is assisting a higher level examiner in the examination of a large, complex bank. An employee at this level will act as a "team leader" over lower level examiners dealing with specified aspects of the overall examination.

*Effective date: 12/14 KF*