

IOWA DEPARTMENT OF ADMINISTRATIVE SERVICES ▼  
HUMAN RESOURCES ENTERPRISE

**BANK ANALYST**

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**DEFINITION**

Conducts advanced analysis/reviews of examinations and financial reports of state banks/holding companies, reviews and analyzes bank and bank holding company applications and recommends action, and assesses/monitors assumed risks, develops accurate risk profiles and recommends monitoring programs to ensure compliance with applicable laws, rules and regulations; performs other duties as required.

**The Work Examples and Competencies listed are for illustrative purposes only and not intended to be the primary basis for position classification decisions.**

**WORK EXAMPLES**

Participates in communicating the vision, mission, goals and objectives of the Division of Banking and requiring compliance with the policies and procedures of the Division.

Responsible for identifying risks and assigning risk ratings for state banks and bank holding companies in cooperation with the appropriate Regional Manager.

Participates in management of the relationship of the Division with officers and employees of state banks on an on-going basis.

Reviews examination plans developed by Examiners-in-Charge.

Reviews bank examination reports for conciseness, consistency and accuracy of CAMELS ratings and recommendations of the examiners.

Responsible for identifying problem banks and those which may become problem banks, developing action plans for correction of deficiencies in the operation of state banks and directing such action as may be necessary to correct such deficiencies.

Monitors the progress of bank management in complying with all banks, bank holding company and trust department examination reports and all action plans developed to resolve problems and reduce risks.

Responds to consumer questions and complaints concerning banks.

Performs research and prepares reports and other information concerning a variety of subjects relating to economic conditions and activity, risk resolution, the financial services business, bank regulations, etc.

Schedules, conducts and participates in meetings with bankers, accountants, attorneys, examiners and others as requested.

Responsible for carrying out the application process by responding to inquiries of potential applicants and by preparing financial summaries and recommendations to the Superintendent of Banking for disposition of applications to organize new state banks, and by state banks to merge, consolidate, establish branches, change locations, etc.

Participates in meetings with bankers, accountants, attorneys, examiners and others relating to the examination, supervision and regulation of state banks and proposals to organize new state banks and by state banks to merge, consolidate, establish bank offices, change locations, etc.

Manages special projects and serves in specialized roles as requested.

**COMPETENCIES REQUIRED**

Knowledge of banking laws, rules, regulations and policies of the Iowa Division of Banking.

Knowledge of the risks affecting the safety and soundness of banks and bank holding companies and bank examination and reporting procedures and standards.

Ability to analyze and interpret bank accounting and financial data using demonstrated attention to detail to appropriately apply laws, rules and regulations relating to banks and banking.

Ability to use word processing and spreadsheet software and web-based computer applications.

Ability to make sound judgments and decisions and to evaluate facts, situations and circumstances in an objective manner.

Displays high standards of ethical conduct. Exhibits honesty and integrity. Refrains from theft-related, dishonest or unethical behavior.

Works and communicates with internal and external clients and customers to meet their needs in a polite, courteous, and cooperative manner. Committed to quality service.

Displays a high level of initiative, effort and commitment towards completing assignments efficiently. Works with minimal supervision. Demonstrates responsible behavior and attention to detail.

Responds appropriately to supervision. Follows policy and cooperates with supervisors.

Aligns behavior with the needs, priorities and goals of the organization.

Encourages and facilitates cooperation, pride, trust, and group identity. Fosters commitment and team spirit.

Expresses information to individuals or groups effectively, taking into account the audience and nature of the information. Listens to others and responds appropriately.

#### **EDUCATION, EXPERIENCE, AND SPECIAL REQUIREMENTS**

Graduation from an accredited four-year college or university with a bachelor's degree in accounting, business education, real estate, business administration, economics or finance and five years of work experience in field auditing, accounting, banking, or examining financial institutions;

OR

an equivalent combination of education and experience substituting one year of the required experience for each year (thirty semester hours is equivalent to one year) of the required education to a maximum substitution of four years;

OR

employees with current continuous experience in the state executive branch that includes experience equal to five years of full-time work as a Bank Examiner.

#### **NECESSARY SPECIAL REQUIREMENTS**

Incumbents in these positions may be required to travel and stay out overnight. Incumbents will be required to make arrangements on their own regarding transportation to and from assigned work areas. Some out of state travel may be required as assigned by the agency of employment. Selected positions may require incumbents to provide their own means of transportation in order to conduct state business.

#### **NOTE:**

Positions in this class are exempt from the screening and referral requirements of the Iowa Department of Administrative Services – Human Resources Enterprise. Apply directly to the Department of Commerce, Division of Banking.

Effective Date: 04/08 SH