

IOWA DEPARTMENT OF ADMINISTRATIVE SERVICES ▼
HUMAN RESOURCES ENTERPRISE

BANK EXAMINER

DEFINITION

Conducts examinations of state chartered banks and their holding companies, subsidiaries, and affiliates; may supervise/direct the evaluation or a segment of the examination; performs related work 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

Conducts the appraisal and classification of assets; analysis of liabilities and capital; analysis of earnings trends and future prospects; an evaluation of management and the soundness of its policies, procedures, and practices; an analysis of an institution's liquidity position; and sensitivity to market risks.

Assists in the examination of banks and bank holding companies and may be responsible for segments of, or an entire CAMELS component of the overall examination scope.

Evaluates the adequacy of bank information technology systems.

Assesses the bank's compliance with the Bank Secrecy Act and the Iowa Consumer Credit Code.

Develops and recommends corrections of weaknesses and deficiencies in institution operations, management, policies, or other areas subject to criticism.

Prepares and submits confidential reports of examination that render a complete, concise, and factual presentation of the bank's affairs and conditions.

As directed by the Regional Manager, coordinates joint or concurrent examination activities with other regulatory agencies as circumstances dictate.

Assists in on-the-job training of examiners of lesser experience.

Maintains knowledge by keeping abreast of developments in both banking legislation and the banking industry.

Identifies and addresses risk factors and causes, unsafe and unsound practices, and violations of laws and regulations that have affected or may affect the condition and soundness of the financial institution.

Provides feedback to the appropriate supervisory personnel on the performance of employees assigned to the employee at individual examinations.

Participates in and may conduct the examination of state-chartered banks for compliance with laws, rules, and regulations.

Serves on detail assignment to administrative office to perform bank analyst or other duties.

Conducts meetings as warranted with insured depository institution officials and/or boards of directors to discuss the findings of the examination, discuss corrective programs, and obtain commitments for correction of deficiencies.

Participates in the periodic review of examination procedures.

Conducts special investigations or examinations to evaluate corporate applications.

Visits insured depository institutions for specific supervisory purposes.

May be assigned to work with other regions or the central office on a temporary basis.

Performs other assignments as the needs of the Division of Banking dictate.

COMPETENCIES REQUIRED

Knowledge of the vision, mission, goals, objectives, policies, and procedures of the Iowa Division of Banking.

Knowledge of bank examination and reporting procedures and standards.

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

Ability to communicate effectively, both orally and in writing.

Ability to analyze and interpret bank accounting and financial data with banking laws, rules, and regulations.

Ability to deal effectively with personnel, officials of financial institutions examined, regulatory authorities, and the general public.

Ability to organize work to produce numerous high quality, diverse work products in a timely manner.

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

Ability to respect and maintain the confidentiality required by the position.

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, banking, business education, real estate, business administration, economics or finance;

OR

experience in auditing, accounting, banking or examining financial institutions may be substituted for the required education on the basis of one year (thirty semester hours is equivalent to one year) up to a maximum substitution of four years.

NOTE:

Travel may be required for positions in this class. Employees must arrange transportation to and from assigned work areas.

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 Banking Division of the Iowa Department of Commerce.

Effective Date: 04/08 SH