

IOWA DEPARTMENT OF ADMINISTRATIVE SERVICES ▼
HUMAN RESOURCES ENTERPRISE
BANK EXAMINER-SENIOR

DEFINITION

Conducts examinations of state chartered banks and their holding companies, subsidiaries, and affiliates and acts as the examiner-in-charge in large, complex and problematic banks or departments of large banks; 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

Acts as examiner-in-charge of bank examinations or inspection of state banks and bank holding companies, including the larger, more complex, and problematic banking institutions in the region. May also assist in the examinations of banks and bank holding companies.

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 banks and bank holding companies. Risk areas to be examined will include at a minimum capital adequacy, asset quality, management, earnings performance, liquidity, interest rate sensitivity, operations, and internal controls.

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.

Plans, organizes, and manages examination activities; supervises assigned staff; directs examination/inspection of all phases of financial institution performance and activities which may involve very complex issues and extensive investigations to reach conclusions.

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

Meets with officers and/or directors of financial institutions as needed to discuss examination findings, discuss corrective programs, and obtain commitments for correction of deficiencies.

Assists as directed by the Regional Manager in the scheduling of employees, determining the training needs of the staff, assigning priorities to work to be completed, ensuring examination report quality, evaluating employee performance, and providing employees ongoing feedback on their performance.

Provides guidance to examiners on Division policies, procedures, regulations, laws, examination techniques, and other matters requiring technical and administrative aspects of their work.

In the absence of the Regional Manager, employee may assume responsibility for the activities and affairs of the region.

Supervises the performance of special projects related to supervision and regulation of financial institutions; handles projects of a highly complex nature; serves on IDOB special project groups.

Stays abreast of developments in both banking legislation and the banking industry.

Conducts special investigations or examinations as directed.

Performs other related assignments normally performed by Examiner employees as needed.

Serves on detail assignments at the central office to perform Bank Analyst or other duties.

COMPETENCIES REQUIRED

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

Knowledge of banking laws, regulations, and IDOB examination procedures and policies.

Ability to independently carry out job duties on a daily basis without direct supervision.

Ability to plan and organize resources necessary to complete the largest and most complex examinations in the region.

Ability to effectively lead examining personnel by providing advice, review and oversight.

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; possess strong communication skills, both oral and written.

Ability to accurately assess and analyze all component areas in the CAMELS rating system.

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

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.

Acts to align one's 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 or finance and five years of full-time work in auditing, accounting, banking or examining financial institutions;

OR

experience equal to four years of full-time work at the managerial level in a financial institution, farm credit system or other short-term, intermediate or long-term lender;

OR

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

OR

graduation from an accredited school of law and experience equal to two years of the required experience described in the first clause;

OR

graduate level coursework in accounting, banking, business administration or finance may be substituted for each year (thirty semester hours is equivalent to one year) of the required experience in the first clause to a maximum substitution of two years;

OR

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

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