

BANK EXAMINER

Position Summary

As directed by the Regional Supervisor, employee conducts and directs the examinations of state-chartered banks, their holding companies, subsidiaries, and affiliates. When not supervising/directing the examination, the employee assists in the examination of an institution and may be assigned the responsibility for supervising/directing the evaluation of a segment of the examination. Work assignments are performed under the direction and review of the Regional Supervisor, his/her designee, a designated examiner-in-charge (regardless of grade level), or the central office. Work products submitted will be technically correct and require no significant changes. Resolve daily operating and administrative problems with limited supervision.

Duties and Responsibilities

- Conduct 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.
- Assist 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.
- Develop and recommend corrections of weaknesses and deficiencies in institution operations, management, policies, or other areas subject to criticism.
- Prepare and submit confidential reports of examination that render a complete, concise, and factual presentation of the bank's affairs and conditions.
- As directed by the Regional Supervisor, coordinate joint or concurrent examination activities with other regulatory agencies as circumstances dictate.
- Assist in on-the-job training of examiners of lesser experience.
- Maintain knowledge by keeping abreast of developments in both banking legislation and the banking industry.
- Identify and address 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.
- Provide 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.

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- Serve on detail assignment to administrative office to perform bank analyst or other duties.
- Conduct 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.
- Participate in the periodic review of examination procedures.
- Conduct special investigations or examinations to evaluate corporate applications.
- Visit insured depository institutions for specific supervisory purposes.
- May be assigned to work with other regions on a temporary basis.
- Perform other assignments as the needs of the Division of Banking dictate.

Knowledge, Skills, and Abilities

- Knowledge of the vision, mission, goals, objectives, policies, and procedures of the Division of Banking.
- Knowledge of bank examination and reporting procedures and standards.
- Knowledge of banking laws, regulations, and IDOB examination procedures and policies related to trust.
- 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.
- Demonstrate proficiency in the use of word processing/spreadsheet software and web-based computer applications.
- Ability to respect and maintain the confidentiality required by the position.
- Ability to establish and maintain positive effective working relationships.

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Education and Experience

- A degree from an accredited four-year college or university with a major field of study in accounting, banking, business administration, commercial or banking law, economics, finance, business education, or another business related field or, at least two years of experience in auditing, accounting, banking, examining financial institutions, or in an occupation which provides knowledge of accounting or auditing principles and practices.
- Position requires valid state of Iowa driver's license.
- Minimum of 6 hours of accounting (additional accounting coursework is a plus).

Other Instructions

Please send application letter, resume, official transcript, and completed State of Iowa application to Iowa Division of Banking, Attention: Personnel Department, 200 East Grand Avenue, Suite 300, Des Moines, IA 50309-1827. *Or* e-mail resume to HRDEPT@idob.state.ia.us. The State of Iowa application can be found on our web site: www.idob.state.ia.us under About IDOB, Employment Opportunities.