

FINANCIAL INSTITUTION EXAMINER, SENIOR**Nature of Work**

Under general supervision an employee in this class coordinates the regulatory procedure as an Examiner-In-Charge in the examination of financial institutions under the jurisdiction of the Division of Financial Institutions or may act as a specialist in operations and information technology examination, applications review or examination review. The incumbent directs the examination in any of the following aspects: institution's assets, liabilities, earnings, internal controls, or policies and procedures to determine financial solvency and compliance with state and federal laws. Responsibilities include planning the examination, making assignments to other examiners, advising examiners on technical matters, reviewing examination results with institution officials, preparing final examination report and making recommendations for correcting deficiencies or irregularities. May function as Staff Analyst, with permanent headquarters in the Charleston, WV office; may perform complex financial analysis of proposed bank holding company applications and/or merger and branching applications. May analyze and review examination reports prepared by other examining staff under the direction of the Commissioner or Director of Depository Institutions, Director of Non-Depository Institutions, Director of Operations Regulation, or to a Financial Institutions Examiner, Chief, to determine compliance with state and federal regulatory standards. May specialize in an area of bank operations, information security, networking technologies, data communications, hardware support, software support, or training. The work may require extensive overnight travel and may require out-of-state travel. Performs related work as required.

Distinguishing Characteristics

The Financial Institution Examiner, Senior class is distinguished by the predominant duty for supervising the examinations of financial institutions. Employees in this class may also be the designated Staff Analyst, as a Specialist in the analysis of bank holding company application or merger and branching applications; as a Specialist in the analysis and review of examination reports; or as a Specialist in complex communication needs or integrated solutions involving operations, information systems and security. This class is further distinguished by the incumbent's demonstrated ability to provide work team management, leadership skills and mentoring for other examiners.

Examples of Work

Plans the examination focus and makes assignments accordingly.

Trains examiners in examination policy and procedures.

Organizes and manages an examination team.

Directs the analysis of financial statements to determine financial solvency to generate trends in operating ratios for asset quality, liquidity, capital adequacy, and asset/liability management information.

Performs credit analysis of loan department.

Determines if institution is maintaining acceptable level of internal audit functions or internal information technology audit functions.

Evaluates institution's internal control procedures, makes recommendations for improvements.

Evaluates the overall financial soundness of the institution; advises superiors of irregularities or deficiencies.

Prepares final examination reports for electronic data processing, trust departments, operations, customer information privacy and informational security, or bank holding companies and consumer compliance; discusses examination results with institution officials.

FINANCIAL INSTITUTION EXAMINER, SENIOR (cont'd)**Examples of Work (cont'd)**

Performs analysis of impact of proposed bank structure transactions on the financial condition of banks and bank holding companies, as required.

Reviews financial reports of targeted institutions in anticipation of examinations to be performed.

Conducts research related to their specific area of assignment.

Makes specific recommendations on deficiencies or irregularities found in the examination.

Performs off-site monitoring of financial institutions through analysis of regulatory and examination reports to identify trends that may warrant more in-depth review.

Trains users on proper procedures and usage of computer hardware and software and/or assists in development of customized user training.

Selects hardware and software, implement planning, installation, and training and provide on-going support.

Knowledge, Skills and Abilities

Proficiency in all phases of examination responsibilities required at the Examiner level.

Knowledge of accounting and auditing principles.

Knowledge of the internal operations of financial institutions.

Knowledge of local area and wide area networking, information processing and communications concepts and standards.

Knowledge of PC, LAN server, mini and mainframe operating systems.

Knowledge of computer hardware, software, industry standards and terminology.

Ability to perform arithmetic computations.

Ability to use a calculator, adding machine, and computers as required.

Ability to plan and direct the work of others engaged in financial institution examinations.

Ability to evaluate bank operations, complex information systems and network security issues and understand their structure, component parts and inter-relations.

Ability to analyze financial statements and identify deviations.

Ability to apply state and federal laws to the operation of financial institutions and to judge compliance with said laws.

Ability to prepare comprehensive written reports on the scope and findings of financial institution examinations.

Ability to present examination findings to management officials in oral and written form.

Ability to establish and maintain effective working relationships with associates, financial institution employees and management officials.

Minimum Qualifications

Training: Bachelor's degree from a regionally accredited four-year college or university with a major in business administration, accounting, finance, or related fields that includes successful completion of six (6) semester hours in accounting **OR** Bachelor's degree from an accredited four-year college or university with a major in information systems, information security, or related fields that includes successful completion of six (6) semester hours in information systems.

Substitution: Experience as a state or federal financial institution examiner, professional accountant, or information security officer and six (6) semester hours in accounting or six (6) semester hours in information systems from a regionally accredited four-year college or university **OR** experience in a

9185

FINANCIAL INSTITUTION EXAMINER, SENIOR (cont'd)

Minimum Qualifications (cont'd)

financial institution in a lending/loan review capacity, auditing or operations management capacity, and six (6) semester hours in accounting or six (6) semester hours in information systems from accredited four- year college or university may substitute for the required training on a year-for-year basis.

Experience: Four years of experience examining financial institutions.

Special Requirements: (1) Must be bondable. (2) Must have a valid Driver's License and availability of a vehicle for continuous use on the job.

Established: 12/17/92

Revised: 05/24/93; 04/10/06; 05/05/17

Effective: 04/10/06; 05/05/17