

ILLINOIS DEPARTMENT OF CENTRAL MANAGEMENT SERVICES
CLASS SPECIFICATION

BANK EXAMINER II

POSITION CODE: 04132

Effective: 6-1-14

DISTINGUISHING FEATURES OF WORK:

Under general supervision, functions as examiner-in-charge of bank examinations by gathering and analyzing information and reporting findings, performs all but the most complex and large banking institution examinations; plans, organizes and controls the examination process in the field; evaluates the propriety of loans or investment actions made by bank management; travels extensively to conduct examinations of banks and to attend meetings.

ILLUSTRATIVE EXAMPLES OF WORK:

1. Provides regular guidance, training and leadership to an assigned group of examiners (including mentorship). Serves as examiner-in-charge, with responsibility for conducting and coordinating examinations of banks and related affiliates on an efficient and timely basis, analyzing and evaluating bank assets and liabilities to determine financial condition, and adequacy of management.
2. Prepares a written comprehensive report of examination which is submitted to the appropriate supervisor for review and subsequent transmission to the bank's board of directors.
3. Meets with bank officials and/or boards of directors to discuss findings of the examination and develops and recommends corrective action to boards of directors for areas containing weaknesses and deficiencies which are subject to criticism in the report of examination.
4. Reviews and evaluates contingent liabilities, extent of holding company and other affiliate relationships, and the bank's compliance with banking laws, rules and regulations; reviews and records significant occurrences as noted in shareholder, director, and committee meetings; evaluates bank policies and procedures regarding future, forward, and option contracts, rate sensitive asset/liability positions, liquidity levels; consolidates assets and liabilities of the bank and any applicable subsidiary into a balance sheet format.
5. Examines all forms of investments, including real estate, installment, and commercial loans and direct lease financing; assists in gathering credit information on loans and leases, reviews supporting documentation, verifies and prices collateral, and prepares loan line sheets and appropriate work papers.

BANK EXAMINER II (Continued)

6. Attends and successfully completes training classes as required.
7. Performs other duties as required or assigned which are reasonably within the scope of the duties enumerated above.

DESIRABLE REQUIREMENTS:

Education and Experience

Requires knowledge, skill and mental development equivalent to completion of four years of college with courses in accounting, corporate finance, banking and monetary theory.

Requires two years of professional accounting, banking or auditing experience.

Knowledges, Skills and Abilities

Requires extensive knowledge and understanding of the various types of investment securities, loans and other collateral held by financial institutions, and the source from which necessary information may be obtained.

Requires extensive knowledge of the Illinois Banking Act and other applicable state and federal laws and regulations-

Requires ability to analyze and interpret all types of records and financial statements maintained by banks and other relevant institutions.

Requires ability to analyze internal systems and procedures, and to evaluate management policies.

Requires ability to prepare and complete accurate financial reports at completion of examinations.

Requires ability to recognize and determine violations of the law and noncompliance with rules and regulations.

Requires ability to obtain necessary information in a professional, efficient and ethical manner.

Requires extensive knowledge of word processing and spreadsheet software.

Requires ability to write all examination component comments such as: capital, asset quality, earnings, liquidity and sensitivity to market risk for non-complex banks.

Requires ability to travel frequently and extensively, both in and out-of-state.

Requires a valid appropriate driver's license with access to a vehicle for travel.