

**POSITION DUTY STATEMENT**

DFPI-HRO 203 (Rev. 08-21)



<b>NAME</b> Vacant	<b>EFFECTIVE DATE</b> TBD
<b>CLASSIFICATION TITLE</b> Senior Financial Institutions Examiner	<b>POSITION NUMBER</b> 410-164-4102-110
<b>WORKING TITLE</b> Senior Financial Institutions Examiner	<b>DIVISION/OFFICE/UNIT/SECTION</b> Division of Financial Institutions, Banking
<b>BARGAINING UNIT</b> R01	<b>GEOGRAPHIC LOCATION</b> Los Angeles

**General Statement:** Under the general supervision of a Financial Institutions Manger, the Senior Financial Institutions Examiner (SFIE) is responsible for participating in the examinations of State licensed banks, foreign banking organizations, and trust companies conducted in accordance with the Uniform Financial Institutions Rating System and the applicable State and Federal laws and regulations. The SFIE may be assigned either as a team member or lead examiner and is responsible for reporting examination findings and conclusions in a memorandum of an assigned area or in a Report of Examination. Duties include, but are not limited to:

**A. Specific Assignments [Essential (E) / Marginal (M) Functions]:**

**40% (E)**

Conduct examinations of the Department's banking licensee and/or their affiliates, including the most complex institutions. Conduct examinations of the largest and most complex operations of a licensee. Prepare workpapers and examination reports that are grammatically correct and accurately reflect examination findings and the financial condition of the licensee. Write comments, edit, and coordinate the report comments of other examiners. Evaluate and determine compliance with applicable State and Federal laws and regulations.

**25% (E)**

Analyze unsatisfactory and/or unusual conditions disclosed by examination reports and recommend remedial actions. Assist with or conduct meetings with management of licensees and/or affiliates with regard to financial operational practices, financial condition, and the scope and adequacy of financial and operating report systems as disclosed during examinations.

**10% (E)**

Process applications and requests and make recommendations to the Financial Institutions Manager.

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**10% (E)**

Conducts in-house and/or field training for less experienced examiners. Participate in formal, in-house and continuing education training programs.

**10% (E)**

Assist in the monitoring of licensees and/or affiliates for the early detection of problems critical to their solvency and effect remedial action.

**5% (M)**

Perform other related duties as required.

**B. Supervision Received**

The SFIE reports directly to and receives most assignments from the Financial Institutions Manager/Examinations Manager; however, direction and assignments may also come from the Regional Deputy Commissioner, the Deputy Commissioner, or key examiners on bank examinations.

**C. Supervision Exercised**

None

**D. Administrative Responsibility**

None

**E. Personal Contacts**

As assigned, the SFIE will consistently work with other team members and examination management to review and evaluate the condition of licensees and/or affiliates. Also, the SFIE will assist with or conduct meetings with employees and management of licensees and/or their affiliates. The SFIE will evaluate and determine compliance with applicable laws and regulations and prepare examination memos and comments that accurately communicate examination findings and the financial condition of the licensee. The SFIE will make recommendations for corrective actions needed to address examination findings.

**F. Actions and Consequences**

Failure to perform duties correctly and according to Federal and State law as well as DFPI's policies, procedures and this duty statement may result in HR actions. Consequences could include documentation of improvement needed on Performance Appraisal Summaries, merit salary adjustments not approved, counseling memoranda, corrective actions and more significantly, adverse actions.

Additionally, failure to perform duties from a bank examination standpoint could lead to examinations not being completed within the legally required timeframe, and reports

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being reviewed and disseminated to the bank after the Department’s requirement of 30 days. This may significantly affect the Department’s credibility, supervisory control, and reputation with our Federal regulator counterparts, as well as the institutions we supervise.

Failure to perform duties adequately may also lead to not identifying pertinent bank weaknesses in risk management practices and overall compliance with applicable laws and regulations. Consequently, matters requiring board attention may not be identified and addressed, affecting depositors and the overall safety and soundness of the institution, possibly including a bank failure. Furthermore, an examiner who fails to perform duties adequately can be costly for the Department, since others would need to use their time to assume additional duties, delaying their progress for the next assignment.

**G. Functional Requirements**

While mostly at a computer terminal or desk, functional requirements of the SFIE include research and analysis of various bank financial documents, reviewing and responding to emails, proofreading documents for others, conferring and meeting with other examiners and bank employees/management, and succinctly completing individual work programs and conclusion memoranda with potential recommendations for enhancement, or citation of apparent violations of law. SFIEs should possess the ability to work independently and as a team member, have good interpersonal and communication skills, be able to follow directions, take initiative, assume responsibility, and exercise good judgment and tact. Must be able to work alone without much guidance or interaction. Finally, the SFIE is responsible for preparing various administrative forms and documents.

**H. Other Information**

Bank examiners are typically on a flexible schedule, the alternative work week (AWW) 9/8/80. Starting times range from 0700, to ending times of 1830, with a minimum 30-minute lunch within five hours of their starting time. The AWW schedule request must be approved and signed initially, as well as annually, by the supervisor. All examiners must be punctual, dependable, and reachable during their stated work hours on the AWW form. Travel to banks up to 75% of the time may be required.

**CONFLICT OF INTEREST**

This position is subject to Title 16, section 3830 of the California Code of Regulations, the Department of Financial Protection and Innovation’s Conflict of Interest Regulations. The incumbent is required to submit a Statements of Economic Interests (Form 700) within 30 days of assuming office, annually by April 1st and within 30 days of leaving office.

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**FINGERPRINTING**

The SFIE position routinely works with sensitive and confidential issues and/or materials and is expected to maintain the privacy and confidentiality of documents and topics pertaining to individuals or to sensitive program matters at all times. Therefore, the SFIE, having submitted fingerprints to the Department of Justice as a condition of employment, must maintain clearance while employed in any position within the Banking program.

**I have read and understand the duties listed above and I can perform these duties with or without reasonable accommodation.** (If you believe reasonable accommodation is necessary, discuss your concerns with the hiring supervisor. If unsure of a need for reasonable accommodation, inform the hiring supervisor, who will discuss your concerns with the Health & Safety analyst.)

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Employee's Printed Name, Classification

**I have discussed the duties of this position with and have provided a copy of this duty statement to the employee named above.**

\_\_\_\_\_  
Supervisor Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Supervisor's Printed Name, Classification