

Financial Examiners

SOC: 13-2061 • Career Profile Report

■ Key Facts

\$90,400 Median Salary	65,100 Employment	+19.0% Growth Rate
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■ Requirements & Salary Range

Education: Bachelor's degree

■ Automation Risk Assessment

Medium Risk - 38.0% probability of being automated in the next 10-20 years.
This job has some routine elements but still requires human judgment and interaction.

■ Work-Life Balance

7.1/10 - Good work-life balance

■ Personality Fit (RIASEC)

Higher scores indicate better personality fit for this career type.

Realistic	3.8/10	Investigative	7.2/10
Artistic	4.0/10	Social	6.6/10
Enterprising	8.2/10	Conventional	8.8/10

■ Top Skills Required

Analytical skills, Detail oriented, Math skills, Writing skills

✓ Strengths

- High Demand
- Flexible Work
- Continuous Learning

■ Challenges

- Burnout Risk
- Rapid Technological Change

■ What They Do

Financial Examiners typically perform the following tasks:

- Direct and participate in formal and informal meetings with bank directors, trustees, senior management, counsels, outside accountants, and consultants to gather information and discuss findings.
- Recommend actions to ensure compliance with laws and regulations, or to protect solvency of institutions.
- Prepare reports, exhibits, and other supporting schedules that detail an institution's safety and soundness, compliance with laws and regulations, and recommended solutions to questionable financial conditions.
- Resolve problems concerning the overall financial integrity of banking institutions including loan investment portfolios, capital, earnings, and specific or large troubled accounts.
- Investigate activities of institutions to enforce laws and regulations and to ensure legality of transactions and operations or financial solvency.
- Review balance sheets, operating income and expense accounts, and loan documentation to confirm institution assets and liabilities.
- Plan, supervise, and review work of assigned subordinates.
- Review audit reports of internal and external auditors to monitor adequacy of scope of reports or to discover specific weaknesses in internal routines.
- Examine the minutes of meetings of directors, stockholders, and committees to investigate the specific authority extended at various levels of management.
- Train other examiners in the financial examination process.
- Establish guidelines for procedures and policies that comply with new and revised regulations and direct their implementation.
- Review and analyze new, proposed, or revised laws, regulations, policies, and procedures to interpret their meaning and determine their impact.
- Provide regulatory compliance training to employees.
- Evaluate data processing applications for institutions under examination to develop recommendations for coordinating existing systems with examination procedures.
- Review applications for mergers, acquisitions, establishment of new institutions, acceptance in Federal Reserve System, or registration of securities sales to determine their public interest value and conformance to regulations, and recommend acceptance or rejection.
- Verify and inspect cash reserves, assigned collateral, and bank-owned securities to check internal control procedures.
- Confer with officials of real estate, securities, or financial institution industries to exchange views and discuss issues or pending cases.