

## SENIOR AUDIT MANAGER (VICE PRESIDENT), CREDIT REVIEW / CREDIT & COUNTERPARTY AUDIT – SAN RAMON, CA – REF 5785

### POSSIBLE RELOCATION ASSISTANCE AVAILABLE

This group independently assesses the effectiveness of the permanent control function (i.e., first and second lines of defense) to identify, measure, monitor, and control risks.

The Senior Audit Manager, Credit Review / Credit & Counterparty Audit (CCA) is fully responsible for and knowledgeable on the day-to-day audit delivery for complex, integrated credit review / audit assignments. The CCA team fulfills the responsibilities of the Credit Review (or Loan Review) function of the Bank, as defined by the 2006 Interagency Guidance on Allowance for Loan and Lease Losses (ALLL).

#### **DUTIES:**

1. Manages, directs, mentors, trains and evaluates assigned staff.
2. Leads large and complicated, integrated credit review / audits as the Head of Assignment. Responsible for the related audit scoping, planning, evaluating, reporting, and supervising.
3. Understands the underlying risks applicable to the area of audit responsibilities through continuous monitoring activities. Requires strong credit risk, audit, compliance, banking, and/or product knowledge. Expected to be subject area expert in at least one specific skillset, business, areas or products.
4. In particular, the position holder is required to possess expertise in large Commercial and Industrial (C&I) credits including Leveraged Lending, and would ideally possess relevant experience in international banking and cross-border deals.
5. Reviews and prepares ongoing risk assessments of the Bank's business platforms (auditable entities).
6. Completes audit recommendation validation work or 2nd level of supervisory review over complex and non-complex findings.
7. Communicate effectively, clearly, concisely, and accurately using written and verbal communications with all levels of management.
8. Mentors and develops necessary talent to achieve credit / audit discipline and functional and strategic objectives.
9. Manages assignments to ensure Group policies and procedures are adhered to on audit assignments.
10. Contributes to the Board, Audit Committee, or Management reporting on an as needed basis.

#### **Qualifications:**

Bachelor's Degree in applicable and related field - Required.

Master's/Advanced Degree in applicable and related field, ideally MBA - Preferred.

License(s) or Certifications in CIA, CISA, CPA, CAMS, and/or CRCM - Preferred.

Strong credit background and expertise is a key requirement. Additionally, experience in credit review and/or credit audit is highly desirable.

In particular, the position holder is required to possess expertise in large Commercial and Industrial (C&I) credits including Leveraged Lending, and would ideally possess relevant experience in international banking and cross-border deals.

Possess broad management knowledge to manage and lead project teams.

Min 8-10 year's prior relevant experience

Credit and Counterparty Activities. Commercial and industrial lending; commercial real estate; trade finance; consumer lending; financial statement analysis; loan underwriting and structure; valuation; highly-leverage transactions; accounting standards; Uniform Commercial Code; capital markets and other non-traditional credit areas including off-balance sheet credit risk; etc. (track record in 1st line underwriting and/or 2nd line credit risk management / adjudication is required).

Demonstrable strengths in one or more of the following:

Bank Audit Activities- Banking laws and regulations; region and branch banking operations; asset and liability management; treasury (including derivatives); lending (including evaluation of loan loss reserve, syndication desk, and other real estate owned); Allowance for Loan & Lease Losses); related systems and models; etc.

**SEND RESUME AS AN MS WORD ATTACHMENT TO [diane@dmstone.com](mailto:diane@dmstone.com)**