Anya Rios

Financial Institution Examiner

financial-examiner@example.test · Denver, USA

Summary

Financial institution examiner conducting risk-based reviews for community lenders. Links exam scope, sampling and findings to reproducible workpapers, while separating observations from supervisory determinations or enforcement decisions.

Examination portfolio

Seven institutions — Led fieldwork on examinations over one annual cycle.
86 sampled accounts — Reviewed lending documentation and exceptions against examination criteria.
12 corrective actions — Verified follow-up evidence before recommending closure.

Experience

Financial Institution Examiner

Front Range Financial Supervision Office

2020-07 – Present

- Led fieldwork for seven institutions, identifying areas for sample review from portfolio mix, prior findings and management reports. Presented scope to the supervising examiner.
- Reviewed 86 sampled accounts for documentation and exceptions. Put each observation next to its supporting record and let institution staff clarify ambiguous cases.
- Verified evidence on 12 corrective actions through targeted retesting. Recommended closure only after checking that revised procedures operated in practice.
- Drafted findings and separated control gaps from individual processing errors. The supervisory review panel approved report language and determined follow-up.

Associate Financial Examiner

Basin and Plains Financial Examination Unit

2016-08 – 2020-06

- Reconciled loan and deposit ledgers to institution reports and recorded unexplained differences in the examination workpapers.
- Reviewed cash controls and approvals in a controlled sample, escalating incomplete evidence to the examiner in charge.
- Updated records for supervision meetings with institution responses, supporting files and agreed dates, clearly identifying open determinations.

Education

BS Accounting

Copper Mesa College

2016

Skills

Risk-based examination · Loan sampling · Financial review · Finding workpapers · Remediation testing

Languages

English · Spanish