



Loan Officer Assessment Report

Candidate:
Amy Sparks

Date:
07/14/2021

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The following pages represent a report based on the results of a psychological assessment. The profile presented below summarizes key results in each area compared against general population norms (indicated by the descriptors Low, Below Average, Average, Above Average, and High) and with norms for high performers in the type of job for which the candidate is applying (indicated by the shaded areas). The candidate's score is indicated by the diamond symbol : ◆

ALL RESULTS SHOULD REMAIN STRICTLY CONFIDENTIAL

	Low	Below Average	Average	Above Average	High
Agreeableness			◆		
Assertiveness/Confidence					◆
Conscientiousness/Dependability					◆
Customer Service Orientation					◆
Detail Mindedness					◆
Emotional Stability					◆
Image Management/Self-Presentation					◆
Integrity/Ethical Behavior					◆
Interpersonal Sensitivity				◆	
Optimism & Enthusiasm					◆
Relationship Sales					◆
Self-Directed Learning				◆	
Teamwork	◆				
Work Drive					◆
Overall Cognitive Aptitude					◆

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Cognitive Aptitude Assessment

Compared to general adult norms using standardized tests which were validated for a wide range of positions, we estimate Amy's overall level of general intellectual aptitude to be in the **80-89 percentile** range. Her individual aptitude levels are:

Abstract Reasoning	80-89%ile
Numeric Reasoning	60-69%ile
Verbal Reasoning	80-89%ile

Amy has a high level of general cognitive aptitude. She can learn new information quickly, solve complex problems efficiently, and be able to handle a heavy information-processing load on this job.

Explanation of Cognitive Aptitude Scores:

The aptitude scores in this section reflect percentile rankings -- not percent correct on the test. With percentiles, the average is the 50%ile. Half of the people score below this score and half score above it. As another example, if a person scores 80-89%ile on a specific test in this report, it means that they scored as well as or better than 80-89% of the norm group, but not as high as 11-20% of the norm group.

The **Overall Cognitive Aptitude** is an average of the separate aptitude sections given to this candidate.

The lower the Overall Cognitive Aptitude score, we predict that the candidate will have difficulty learning new information and making decisions. For example, if they are well experienced in their occupation, they may be able to continue to perform well practiced tasks adequately, but have difficulty learning new things. As such, they will need additional training time and more support from supervisors. People who produce lower Overall Cognitive Aptitude scores generally prefer tasks that call for specific responses rather than ones requiring insightful solutions. They are also slower in processing information and are often easily overwhelmed by complex problems, especially ones they have not dealt with before.

The higher the Overall Cognitive Aptitude score, the more we predict that the candidate will learn quickly, pick up a lot of new information on their own without needing to be trained, handle a large information load easily, make decisions in an efficient manner, and show a great deal of insight about how to solve new and complex problems.

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Personality Assessment

Strengths:

- For the most part, she is agreeable and easygoing at work. Amy will usually avoid disagreements, conflict, and arguments with other people.
- Amy scores as forceful and assertive. She will try to impose her will on customers in sales situations and will make her presence felt.
- She can be counted on to perform her work in a very trustworthy and conscientious manner. Amy makes good on her job commitments, keeps her promises, and follows through on obligations.
- Amy has a strong customer focus. She will strive to be successful in day-to-day sales and in routine follow up with the customer. Amy will respond rapidly and accurately to customer requests for information or product needs on an ongoing basis. Customers are likely to appreciate Amy's personalized attention.
- Amy pays extremely close attention to details in her work and will take the extra time required to ensure final documents meet highest level specifications. People will probably describe her as precise and exacting in her work habits.
- She is emotionally resilient and hardy. Amy can weather even high levels of job stress and pressure without becoming anxious or losing her composure.
- She usually understands and is responsive to the feelings and problems of other people. Amy should be fairly good at reading the moods and concerns of customers. She tends to be a compassionate, empathetic person who can get close to the people she works with. Amy will typically offer a helping hand to people who are in need.
- She is very concerned with adjusting her speech and behavior to make others think highly of her. Amy tailors her image to what she believes is effective with each customer.
- Amy is likely to be a principled and ethical person who uses a strict moral code by which to judge her choices. She will fully adhere to company rules and policies.
- She has a highly optimistic disposition. Amy expects good things from her job and from the people she works with. She will not become demoralized by setbacks and will keep a positive attitude in the face of problems.
- As someone who definitely falls into the relationship-oriented sales style, Amy will always take time to learn the customer's needs, interests, and preferences, earn the customer's trust and respect, and create sales opportunities sales within the context of a personalized relationship. She builds a strong sales record by gaining the customer's trust and not trying to force the sale.
- Amy often engages in new learning that advances her knowledge, skills, and abilities. She takes a fair amount of personal responsibility for her own professional development.
- Amy is most comfortable in jobs that allow her to perform tasks in a self-sufficient, independent manner. She should be comfortable with solo work where she does not have to coordinate or collaborate with other people.

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- Amy has a high work drive and is very committed to meeting the demands of her job. She will work hard and put in long or irregular hours when needed. She goes above and beyond normal job performance expectations.

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Developmental Concerns:

- In trying to handle situations that are particularly upsetting or aggravating, she can sometimes be disagreeable or harsh in how she comes across to others. Amy might benefit from feedback on maintaining consistently positive relationships with others on the job.
- Amy can sometimes come on too strong and behave in ways that others, particularly customers, perceive as aggressive or overbearing. You may need to counsel her on how to tone down her style when working with customers or trying to close a sale.
- Amy may sometimes have difficulty viewing other people in an accurate, objective manner. Her judgment may occasionally be clouded by her own feelings and her identification with the feelings of other people. Moreover, Amy may give a little too much weight to the perceived emotions of other people when making decisions.
- She may sometimes come across to customers and staff as insincere or calculating. Amy may need to learn how to verbally and facially project a more authentic approach in dealings with others so she can achieve her goals.
- She tends to see things as more positive than they really are. Amy may sometimes be blindsided by unexpected negative developments. She can also push for additional resources to deal with problems that most other people perceive as impractical.
- Amy may over-emphasize individual contribution to the detriment of group goals and accomplishments. She could do substantially more to contribute to cohesion, collaboration, and teamwork in her work group.

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INTERVIEW QUESTIONS

After reviewing the assessment results for this candidate, you may want to conduct a structured interview to further explore and clarify some specific concerns. The interview questions listed below reflect areas of concern raised by the assessment results. You should keep asking questions until you have gained confidence in your assessment of the candidate. You can use some or all of these questions when interviewing the candidate. You will probably want to customize these questions to best fit your style and what you already know about the candidate as well as the job for which s/he is being considered. Most of these are behavioral description items which ask the candidate to describe specific behavior on the job. Some additional probes which you might want to use with individual questions are:

- * When did this take place?
- * What factors led up to it?
- * What were the outcomes?
- * What did others in the organization say about this?
- * How often has this type of situation arisen?

EMPATHY

- Tell me about a time when you were dealing with a difficult person. What made them hard to take? What was going on that made this person act or feel that way? (Listen for a broad understanding of that person's personality and an understanding of the context that might have contributed to the situation.)
- Tell me about a time when you counseled an employee (or peer) who was going through a difficult time. What was the problem? What did you do? What was the result?
- Describe a time when someone at work responded emotionally to something you said or did. How did you respond? What was the result? (Listen for awareness of body language, voice tone, etc. as well as an ability to see the person in distress, not necessarily someone who is just offensive.)

IMAGE MANAGEMENT

- In what ways (if any) do you adjust the way you present yourself to the particular customer you are calling on?
- Describe your techniques for building rapport with coworkers and customers.
- Talk about the ways you tailor yourself and your presentations to fit the needs, resources, and interest levels of the people you are interacting with.

OPTIMISM

- Describe a situation where you were more optimistic than your coworkers or boss about the feasibility of a project or deadline. Was it justified? How did others respond to your initial high level of confidence?
- Tell me about a time when you had unduly high expectations about a project or problem at work and did not adequately estimate the difficulty level or prepare for possible difficulties that arose.

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TEAMWORK

- Describe some ways that you have helped a group of coworkers achieve an important goal or outcome.
- Tell me about a time when you needed to work collaboratively with another department or group to achieve a common goal.
- It is hard for some people to work independently. Describe how easy or difficult it is for you to work independently or carry out assignments where you don't consult with others.
- Give some examples of ways that too much emphasis on teamwork in a company can lead to lowered effort by individual employees or a loss of individual initiative.

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