

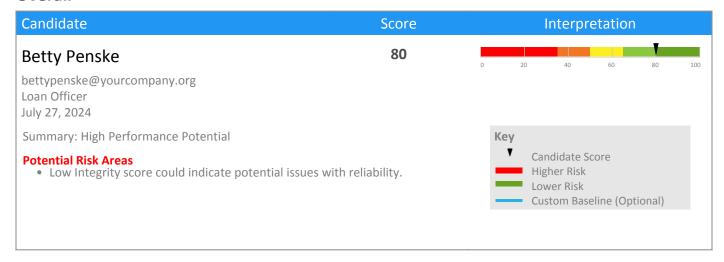
Candidate: Betty Penske
Assessment: Loan Officer
Completed: July 27, 2024
Prepared for: Susan Bookman

HR Avatar Data Collection Account

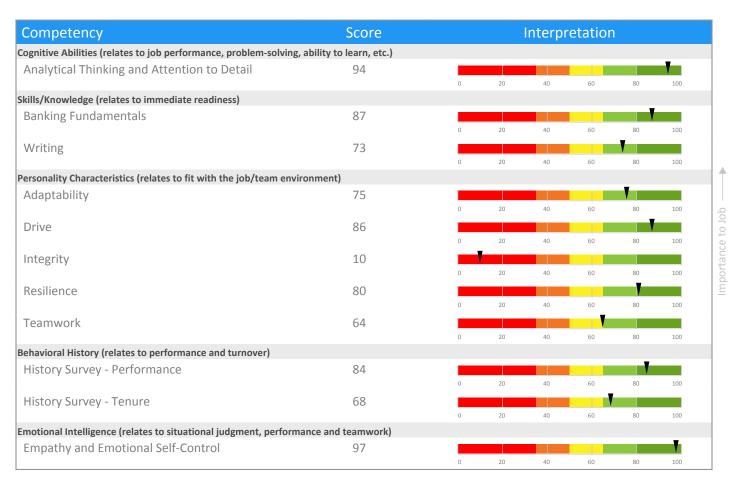
Test Results and Interview Guide

The Loan Officer assessment measures key factors related to high performance and tenure in this job. Attribute types measured vary by test, but can include cognitive ability, skills, knowledge, personality characteristics, emotional intelligence, and past behavioral history. This report includes a one page summary, followed by detailed results with an embedded interview guide. Note that these results should always be used as a part of a balanced candidate selection process that includes independent evaluation steps, such as interviews and reference checks.

Overall

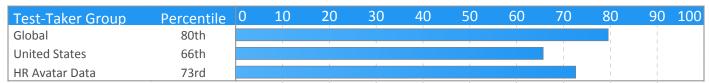


Competency Summary



Comparison

Percentile scores indicate how the candidate compares to other test-takers within various groups. The candidate scored equal to or better than the fraction of test-takers indicated by the percentile.





Candidate: Betty Penske, bettypenske@yourcompany.org

Assessment: Loan Officer

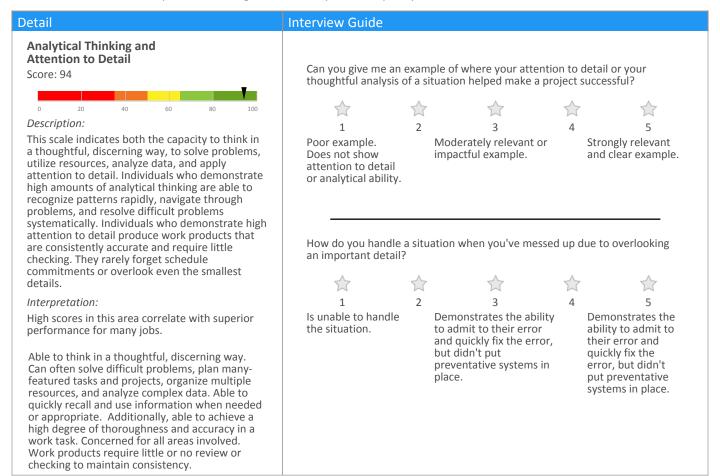
Authorized: July 27, 2024, by Susan Bookman, HR Avatar Data Collection Account, sue.bookman@richardson.biz

Started: July 27, 2024, 7:29:19AM EST Completed: July 27, 2024, 7:29:19AM EST

Overall Score: 80

Cognitive Abilities Detail

This section contains a list of job-related cognitive abilities that have been evaluated in a job-like context using simulation technology. Studies have demonstrated that cognitive abilities are highly correlated with job performance for many jobs. Abilities also correlate with problem-solving and the ability to learn quickly.

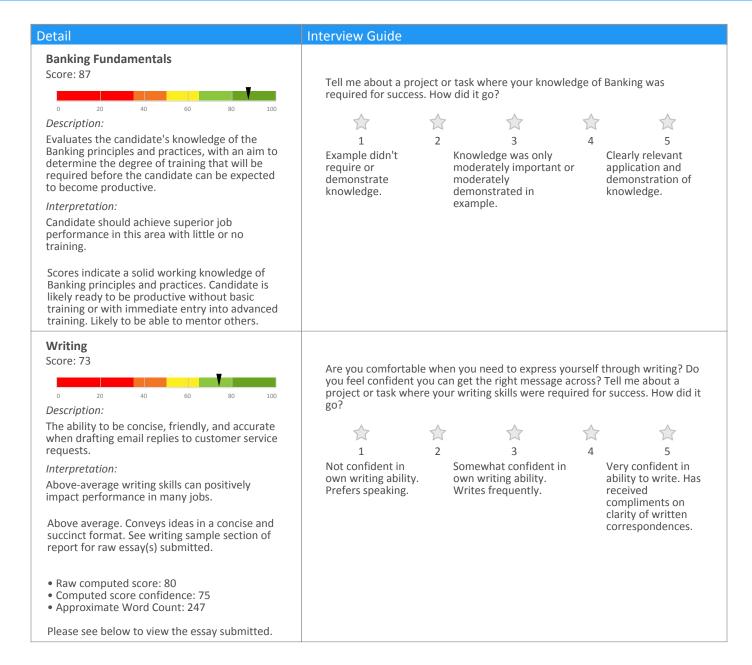


Knowledge and Skills Detail

This section contains a list of job-related knowledge areas and skills that have been evaluated. Low scores in these areas often indicate that additional learning may be required before top performance can be achieved.

Continued on next page.





Personality Characteristics Detail

This section contains a list of personality characteristics that are frequently associated with job performance. Remember, these are not skills and do not indicate the ability to do a job. Rather, they can be used to evaluate the candidate's fit with the general needs of the job and the organizational culture. Sample interview questions are provided to gather more information.

Continued on next page.



Adaptability

Description:

Score: 75



This scale reflects how accepting a person is of frequent or substantial changes in his or her job requirements. Changing work requirements usually cause stress and put pressure on an individual to adapt. High scorers usually thrive under changing work conditions, while low scorers may burn out or become paralyzed. In more stable job circumstances, high scorers may become bored, while low scorers would remain satisfied.

Interpretation:

The candidate's score in this area should contribute to enhanced overall job performance.

Prefers a dynamic work environment. Able to remain focused and positive in times of significant workplace change. Fairly easy-going and relaxed. However, may appear uninterested under certain circumstances.

Interview Guide

Describe a time where you had to adapt to some significant changes at work. How did you feel? How did you handle the change?

3



Feelings: Strong Dislike or Very Resistant. Weren't able to handle the change or needed significant help.



Feelings: Unfazed or Slightly Resistant. Handled the situation & change only impacted their work in a minor



Feelings: Excited or Comfortable. Handled the situation well and in a way that didn't interfere with their work.

What are some of the techniques you use to keep yourself from getting burnt out when faced with ever-changing conditions?



Candidate doesn't have an effective technique to keep them from getting burnt out.



Candidate is only able to explain one effective technique to keep them from getting burnt out.

3



Candidate explains multiple effective techniques allowing themselves to not get burnt out.

Drive

Score: 86



Description:

This scale reflects the degree to which an individual will work hard to achieve goals and solve critical problems in the organization. High scores on this scale indicate a person will be diligent in their work and use all necessary sources to solve problems. Low scores on this scale indicate a person may be unenthusiastic about work and may struggle with complex tasks and challenges.

Interpretation:

The candidate's score in this area should contribute to enhanced overall job performance.

Highly motivated by challenging goals and tasks, financial rewards, and/or recognition, and willing to work very hard to succeed. Very focused on understanding guidelines, following the rules and personal achievement.

Describe a time when you had some extra time available at work. How did you use this extra time?



1

Did not use their time in a beneficial way, or in a way that added value to the organization.



Used their time in a work related way, but those efforts didn't demonstrate hard work or added value (easy).

3



Used time in a beneficial way and added value to the organization. Showed ability to work hard and willingness to put in extra effort.

5

How do you react when you are faced with obstacles while trying to achieve a goal? How do you overcome them?



1

Reaction: Overwhelmed. Struggles to come up with a clear way to overcome the obstacle and doesn't demonstrate hard work.



Reaction: Ready but not excited. Candidate shows they are able to overcome the obstacle but only by doing the bare minimum.



5 Reaction: Excited

and ready. Candidate shows they are able to overcome the obstacle by putting in extra effort and being diligent.



Integrity

Description:

Score: 10



This scale reflects the degree to which an individual acts positively towards the organization, avoids unnecessary risk, and, simply put, does the right thing. High scores on this scale indicate a person will act in the organization's best interest, follow the rules, and work hard under limited supervision. Low scores on this scale indicate a person may engage in risk-taking behaviors, work to undermine the organization, and only do the bare minimum.

Interpretation:

The candidate's score in this area indicates risk of a negative impact on performance for some jobs. Additional probing is strongly recommended.

Distrusts the organization and management. Frequently assumes new ideas or changes will have a negative individual impact. Can be defensive regarding his or her own work, or show hostility towards management or company policies. May take unnecessary risks on the job.

Interview Guide

What circumstance(s) might cause you to withhold information from your supervisor? How would you judge whether doing so would be justified?



Shows that they are not concerned about ethics or organizational values/rules.



3 olains only

Explains only situational circumstances.
Judgement does not stem from an ethical standpoint.



5

Explains only situational circumstances, or no circumstances. Judgement stems from ethical standards.

Do you think it's ever okay to withhold information from your supervisor? How would you judge whether doing so is okay or not?



1

Answer shows that they are not concerned about ethics or organizational values/rules.



Explains only situational circumstances.
Judgement does not stem from an ethical standpoint.



5

Explains only situational circumstances, or no circumstances. Judgement stems from ethical standards.



Resilience

Score: 80



Description:

This scale reflects the degree to which an individual can withstand adversity, bounce back from difficult events, and be persistent in doing work tasks despite difficulties that come their way. High scores on this scale indicate a person will likely be able to deal with difficult situations with ease, perceive they have control over events in their life, and continue to push forward to achieve goals. Low scores on this scale indicate a person may claim that mistakes/failures were out of their control. Low scorers tend to not cope well with on-the-job stress and don't put in the extra effort to achieve success when obstacles come their way.

Please note that resilience is not a fixed trait. Unlike many other personality characteristics, resilience can be developed over time. Additionally, multiple factors can influence how resilient a person is within a specific situation. In recognition of these features, additional probing using suggested interview questions is strongly recommended.

Interpretation:

The candidate's score in this area should contribute to enhanced overall job performance.

Responses indicate that the candidate can effectively work through difficulties at work by exhibiting positive emotions, having control over the events, being proactive, remaining hopeful, and learning from the experience. Candidate can always be expected to push forward to achieve their goals, even when obstacles come their way.

Interview Guide

Describe a time when something at work/school didn't go as planned. How did you feel? How did it impact your work moving forward?



Feelings had a negative outlook. Event impacted their work in a negative way, they weren't able to learn from it or persevere.



Feelings are true to the situation. Event impacted their work in a negative way but were able to learn from it and persevere.



Feelings are true to the situation but with a positive outlook. The event impacted their work in a positive way or didn't impact their work at all.

How do you normally react to bad news?



don't know how to

work through the

challenges.

They get upset and

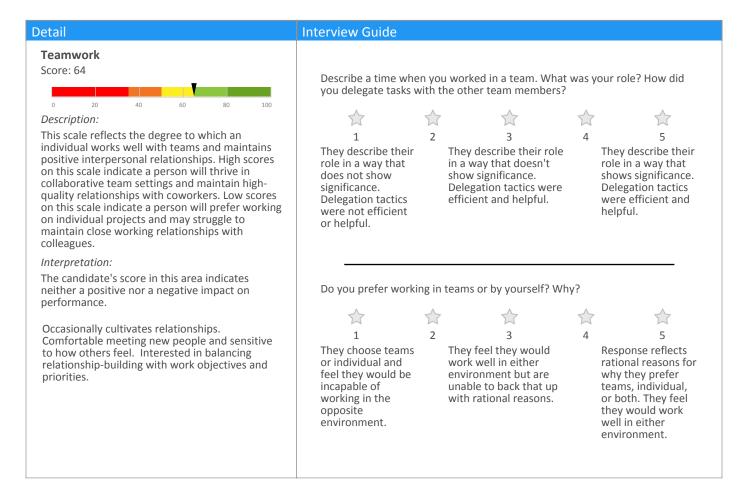


They get upset, however they see the positive outlook and have a plan to fix the challenges.



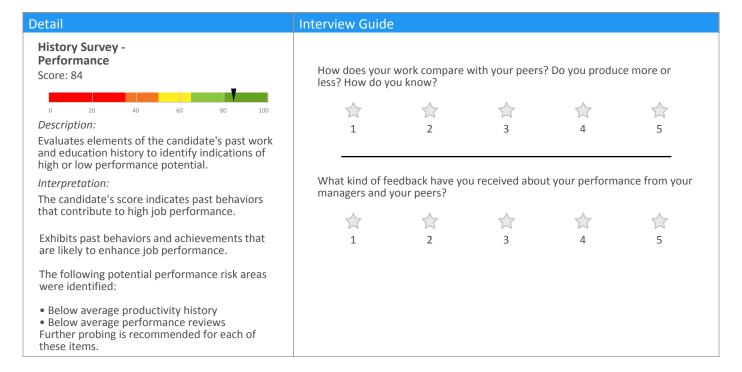
They are able to see the positive outlook in the long run and it doesn't impact their work.



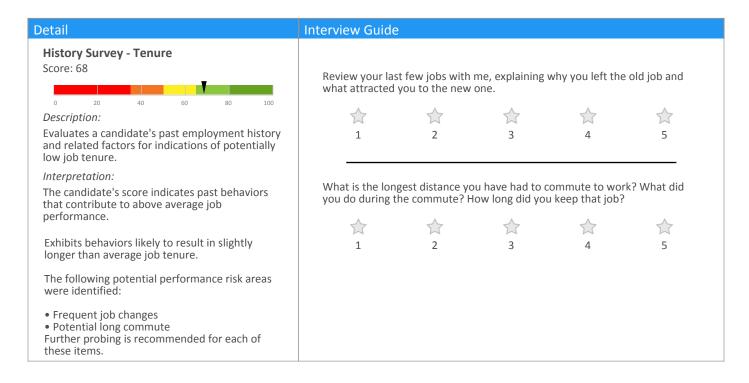


Behavioral History Detail

This section evaluates answers the candidate gave concerning his or her work-related history. Studies often show that a candidate's past behavior often indicates his or her future behavior. Potential caution areas (if any) are specified in each detail section.







Emotional Intelligence Detail

This section contains a list of emotional intelligence characteristics that indicate how tuned in a candidate is to his or her own emotions, and those of others, as well as the candidate's ability to control his or her behavior in light of the emotions he or she is experiencing. These traits can often impact performance in groups or teams. Sample interview questions are provided to gather more information.

Continued on next page.



Empathy and Emotional Self-Control

Score: 97



Description:

This scale reflects both the ability to sense and understand other people's feelings, feel sympathy for others, and see things from other people's point of view, and the ability to manage the desire to satisfy urges or impulses, showing restraint and managing behaviors to ensure appropriate and effective interactions with others.

Interpretation:

The candidate's score in this area should contribute to enhanced overall job performance.

Demonstrates exceptional strengths in sensing the emotional needs of others, sympathizing with other people's problems, and seeing things from other people's point of view. Likely to be very effective at demonstrating to customers or coworkers that they understand and care about them, resulting in significantly improved customer loyalty, much stronger work relationships, and noticeably reduced levels of conflict in the workplace.

Interview Guide

How well can you sense how others around you are feeling? How do you use this information when interacting with them?



Demonstrates that they are unable to sense how others around them are feeling.



Provides examples on how they are able to sense other's feelings. They don't use this to show understanding and care.



Provides examples on how they are able to sense others' feelings. They use this to show they understand and care about them.

What do you typically do when you are working closely with someone who is very upset?



They have an inappropriate response and don't demonstrate understanding or care.



They (1) have an appropriate response and (2) demonstrate understanding but unable to show the customer that they care.



They (1) have an appropriate response (2) demonstrate understanding and (3) show the customer that they care.

Writing Sample(s)

During the assessment, the candidate was asked to write one or more passages. The text they wrote is included in the table below for review.

Writing Sample - Question	Response
Please write an essay describing the keys to creative writing.	This is a sample essay. In a real test situation, the candidate or test taker would write an essay as a part of their assessment, in response to the question associated with this entry. All reports will share their writing as received. In some cases, our artificial intelligence engine will process their response to create a numerical score. Our system also checks for plagiarism, both among previously submitted essays, and the broader Internet. Additionally, spelling, grammar, and style checks are performed. Essay typically are from 150 to 600 words. They can be written in response to an
	explicit question, or they can be free-form responses to general questions.



Identity Confirmation Photos

The following photos of the candidate and any identification were uploaded during the assessment session.

Photo Analysis Results	Analysis Results		
- Risk:	Medium risk of cheating based on image inconsistencies		
- Percent match among processed faces	100%		
- Total images processed	17		
- Total images with valid faces	14 (82%)		
- Total pairs of faces compared	13		
- Pairs in which faces matched	13 (100%)		









Pre/Post-Test Photo

ID Photo

In-Test Error Detected (No Face Detected)

In-Test Error Detected (No Face Detected)









In-Test Error Detected (No Face Detected)

In-Test Photo

In-Test Photo

In-Test Photo





In-Test Photo

Pre/Post-Test Photo



Report Preparation Notes

- Hiring decisions should never be based on a single source of information. The most effective use of this assessment report is as a part of a multi-faceted program of candidate evaluation that includes resume review, interviews, and reference checks.
- Overall vs Percentiles Scores: The overall score reflects the success in the test, based on the mean (average) and standard deviation of the test scores. The percentile score reflects the percentage of test-takers who scored equal or below this overall score. We recommend you use the Overall Score as your primary evaluation criteria. However, percentile scores can often be useful in comparing specific candidates against one another and with a group, such as for test takers in a certain organization or within a certain account.
- Note that comparison information is calculated based on completed instances of this assessment at that time the
 assessment is scored. As additional instances are completed, the comparative data may change. You can always update a
 report to the current values by clicking on 'Recalculate Percentiles' within the online results viewing pages at
 www.hravatar.com.
- Most competency scores are norm-based, which means that they can be interpreted in terms of their distance from the
 average or mean score. For all scales, a score equal to the mean receives a score of 65 and scores above and below this
 value are set so that a score change of 15 equals one standard deviation.
- For linear competencies, higher is better across the entire scale. For these scales a score between 65 and 80 (light green) represents 0 to 1 standard deviation above the mean and a score above 80 (dark green) represents more than one standard deviation above the mean. Similarly, a score of 50 65 (yellow) represents 0 to 1 standard deviation below the mean, while a score of 35 50 (orange) equates to 1 to 2 standard deviations below the mean, and a score below 35 represents more than 2 standard deviations below the mean.
- This assessment makes use of data from the Occupational Information Network (O*NET), which is funded by the U.S. Federal Government U.S. Department of Labor/Employment and Training Administration (USDOL/ETA) as a primary source of occupational information. The O*NET database contains information on hundreds of standardized and occupation-specific descriptors that are continually updated by ongoing research. These data are used in preparing descriptive information as well as setting relative weights between competencies used in calculating the overall score. For additional information about O*NET, visit http://www.onetcenter.org.
- O*Net Standard Occupational Code (SOC) Used: 13-2072.00
- O*Net Version: 26.3
- Sim ID: 15344-1, Key: 0-0, Rpt: 13, Prd: 6196, Created: 2024-07-27 12:29 UTC
- UA: Mozilla/5.0 (Windows NT 6.3; Trident/7.0; Touch; rv:11.0) like Gecko



Score Calculation Detail

The following table provides a summary of how the overall score was calculated from the individual competency scores. Competency scores are calculated on a 0-100 scale by first calculating a Z statistic based on test-taker responses and then transforming the Z value to a scale with target mean and standard deviation. Certain competencies have a normal score distribution where it is best to be closest to the mean. For these competencies we modify the Z statistic by multiplying its absolute value by minus 1 for the overall score calculation. Next, to calculate the overall score, a weighted average of all modified competency Z statistics is computed and this weighted average is itself transformed to a Z statistic, which is then transformed to a score with the same target mean and standard deviation. Finally outlier scores are adjusted if they are below 0 or above 100.

Competency	Score	How applied to overall	Score Value Used	Weight (%)
Adaptability	75.6776	Z-Statistic	0.7118	4.5971
Analytical Thinking and Attention to Detail	94.1347	Z-Statistic	1.9423	26.8067
Banking Fundamentals	87.1232	Z-Statistic	1.4749	14.0571
Drive	86.6963	Z-Statistic	1.4464	5.1660
Empathy and Emotional Self-Control	97.3770	Z-Statistic	2.1585	7.0285
History Survey - Performance	84.2354	Z-Statistic	1.2824	7.0285
History Survey - Tenure	68.3617	Z-Statistic	0.2241	7.0285
Integrity	10.0000	Z-Statistic	-3.6667	5.6272
Resilience	80.8985	Z-Statistic	1.0599	5.1660
Teamwork	64.8639	Z-Statistic	-0.0091	4.8431
Writing	73.7746	Z-Statistic	0.5850	12.6513
Weighted Average of Co		1.0150		
Mean applied to Raw We		0.0000		
Standard Deviation appli		1.0000		
Normalized Raw Score:		1.0150		
Mean:		65.0000		
Standard Deviation Used		15.0000		
Final Overall Score:		80.2253		



Notes

(This area is intentionally blank - it's reserved as space for your notes.)