Introduction

This report provides information about a candidate’s potential fit for the position of loan officer. Loan officers typically perform the following activities:

- Communicate with customers about loan types and financial services
- Obtain, review and update credit files, financial statements and loan agreements to ensure accuracy
- Analyze applicants’ loan agreement packets to determine possibility of approval
- Submit applications for verifications and calculate payments
- Become familiar with new financial vehicles available to customers

This report includes information on the candidate’s potential to perform these types of activities, based on an assessment of the candidate in two key areas:

- Critical Thinking - decision making, sound reasoning, and logic
- Work Style Compatibility - the match between work behaviors and job requirements

Research by the Department of Labor has found that critical thinking ability and the work styles measured in this assessment are important for successful performance as a loan officer. Loan officers with a high level of critical thinking ability are able to accurately evaluate situations and make logical decisions when faced with complex or ambiguous information. Similarly, loan officers with certain work styles (e.g., analytical thinking, attention to detail, cooperation) are better able to meet the demands and expectations of the role.

For more information on use of this report for employee selection, please consult the User’s Guide for TalentLens: Loan Officer.
Overall Fit

Candidate Percentile: 74

Score Interpretation

The overall fit score is based on a combination of critical thinking ability and work styles that are critical for a loan officer.

This candidate’s overall fit score is in the high (green) range. Based on this score, it is likely that the candidate is a good fit for a loan officer position.
Critical Thinking

This candidate’s score was higher than or equal to 70% of the scores in a sample group of loan officers. This individual is likely to excel with the type of critical thinking involved in complex analysis and decision making. Specifically, relative to other loan officers, this individual is likely to:

- Define complex problems and situations clearly and objectively
- Readily identify subtle and obvious information needed to enhance decision-making or problem-solving effectiveness
- Apply sound logic and reasoning when analyzing information
- Consistently draw accurate conclusions from information
- Develop strong arguments for the support of ideas

Score Interpretation

The graph above provides a profile of relative strengths and weaknesses on the subscales comprising the critical thinking score. However, because each subscale contains fewer items, the subscale scores tend to be less reliable than the overall score. It is the overall critical thinking score that yields a consistent or reliable measure of critical thinking ability.
This candidate obtained a Work Style Compatibility percentile score of 78. This score indicates that the candidate is a good fit based on the work styles required for successful performance as a loan officer.
**Work Styles**

### Achievement/Effort

**Candidate Percentile: 86**

Is likely to establish, maintain, and exert extensive effort toward achievement of challenging work goals.

Is not likely to set challenging work goals and may exert a low level of effort toward achievement of goals.

### Initiative

**Candidate Percentile: 72**

Enjoys taking on new or additional work responsibilities and challenges.

Is likely to have little interest in volunteering for or taking on new work responsibilities or challenges.

### Cooperation

**Candidate Percentile: 34**

Is likely to consistently demonstrate a pleasant, good-natured, and cooperative attitude with others on the job.

May not be consistently pleasant, good-natured, or cooperative.

### Social Orientation

**Candidate Percentile: 82**

Enjoy working with others on the job and having work colleagues as friends; very high scores may be uncomfortable working alone.

Is likely to prefer working alone or in small groups and to be indifferent as to whether work colleagues are personal friends.
Dependability
May be casual about or inconsistent in fulfilling job and work obligations

Attention to Detail
Is likely to prefer tasks and issues requiring a more global focus to those requiring high attention to detail

Integrity/Rule-Following
Is not likely to demonstrate strict adherence to rules and regulations across situations

Analytical Thinking
May not enjoy analyzing complex issues in depth and may miss opportunities to use logic to resolve work-related issues or problems

Conscientiousness
Is likely to consistently fulfill job and work obligations

Attention to Detail
Enjoys and is likely to excel at tasks requiring a strong focus on detail and a need for thoroughness

Integrity/Rule-Following
Is likely to demonstrate strict adherence to rules and regulations and to do things “by the book”

Analytical Thinking
Enjoys analyzing complex issues in depth and using logic to resolve work-related issues and problems
**Self-Control**

May not maintain composure as consistently as peers; may be prone toward open displays of emotion

![Self-Control Scale](image)

Candidate Percentile: 69

Is likely to maintain composure and control anger, even in very difficult situations

**Adaptability/Flexibility**

Is not likely to enjoy or look forward to change or variety in the workplace

![Adaptability/Flexibility Scale](image)

Candidate Percentile: 85

Enjoys and looks forward to change and variety in the workplace

**Unlikely Virtues**

**Unlikely Virtues**

Acknowledged self-limitations in responses; not concerned about making a positive impression

![Unlikely Virtues Scale](image)

Candidate Percentile: 1

Minimized self-limitations in responses; appears concerned about making a positive impression

**Note.** The Work Style scores should be interpreted with caution if the Unlikely Virtues percentile score is higher than or equal to 95.