

Candidate: **Betty Penske**
Assessment: Bank Teller / Universal Banker (Short plus Video Interview)
Completed: March 28, 2023
Prepared for: Susan Bookman
HR Avatar Data Collection Account

Test Results and Interview Guide

The Bank Teller / Universal Banker (Short plus Video Interview) 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

Candidate	Score	Interpretation
Betty Penske bettypenske@yourcompany.org Bank Teller / Universal Banker (Short plus Video Interview) March 28, 2023 Summary: Moderate to High Performance Potential	79	
		Key ▼ Candidate Score ■ Higher Risk ■ Lower Risk — Custom Baseline (Optional)

Competency Summary

Competency	Score	Interpretation
Cognitive Abilities (relates to job performance, problem-solving, ability to learn, etc.)		
Analytical Thinking and Attention to Detail	87	
Skills/Knowledge (relates to immediate readiness)		
Audio/Video Interview Questions	77	
Universal Banker Fundamentals	79	
Personality Characteristics (relates to fit with the job/team environment)		
Adaptability	84	
Competitive Spirit	76	
Drive	93	
Integrity	10	
Sales Hunter Mindset	74	
Teamwork	66	
Behavioral History (relates to performance and turnover)		
History Survey - Performance	72	
History Survey - Tenure	83	
Emotional Intelligence (relates to situational judgment, performance and teamwork)		
Empathy and Emotional Self-Control	85	

Importance to Job ↑

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.

Test-Taker Group	Percentile	0	10	20	30	40	50	60	70	80	90	100	
Global	79th												
United States	66th												
HR Avatar Data	73rd												

Assessment Overview

This assessment provides scores for a number of important factors and competencies that are related to success on the job. Scores are presented based on their potential impact on job performance.

Scores are presented individually on a scale of 0-100. In most cases, including the overall score, higher scores represent higher expected job performance. However, for some competencies, either extreme low or extreme high scores indicate a risk of lower performance. Refer to the interpretation section of each competency for additional information.

Individual competency scores are also combined into a single overall score. Please note that individual competencies are weighted differently, depending on their type, and on fine adjustments based on data from the US Government's Occupational Data Network (O*Net).

Each competency measured includes one or more suggested interview questions, in an easy-to-use format. These questions should be used for additional probing, especially when the score shows an area of relative weakness.

Some of the competencies measured evaluate preferences for doing (or not doing) specific activities. Scores for these competencies can be used to evaluate job-fit.

We wish to emphasize that the data contained in this report should be used as part of a comprehensive process for evaluating job candidates. Additional data should include in-person interviews, job tryouts, resume review, and background checks.

Detail

Candidate: **Betty Penske**, bettypenske@yourcompany.org
 Assessment: Bank Teller / Universal Banker (Short plus Video Interview)
 Authorized: March 28, 2023, by Susan Bookman, HR Avatar Data Collection Account, sue.bookman@richardson.biz
 Started: March 28, 2023 at 7:20:29 AM EST
 Completed: March 28, 2023 at 7:20:29 AM EST
 Overall Score: 79



Cognitive Abilities Detail

This section contains a list of job-related cognitive abilities that have been evaluated in a job-like context using HR Avatar's 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.

Detail	Interview Guide
<p>Analytical Thinking and Attention to Detail Score: 87</p> <p><i>Description:</i> This scale represents thoroughness, accuracy, and being concerned for all areas involved no matter how insignificant. Individuals who demonstrate high Attention to Detail produce work products that are consistently accurate and require little checking. They rarely forget schedule commitments or overlook even the smallest details.</p> <p><i>Interpretation:</i> High scores in this area correlate with superior performance for many jobs.</p> <p>Able to achieve a high degree of thoroughness and accuracy in a work task. Concerned for all areas involved. Work products require little or no review or checking to maintain consistency.</p>	<p>Can you give me an example of where your attention to detail or your thoughtful analysis of a situation helped make a project successful?</p> <p style="text-align: center;"> ★ ★ ★ ★ ★ </p> <p style="text-align: center;"> 1 2 3 4 5 </p> <p>Poor example. Does not show attention to detail or analytical ability.</p> <p>Moderately relevant or impactful example.</p> <p>Strongly relevant and clear example.</p>

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.

Detail	Interview Guide
<p>Audio/Video Interview Questions Score: 77</p>  <p><i>Description:</i> A customized series of open-ended video-response questions were asked. Results include the video responses themselves for viewing, as well as transcripts, text analysis, and voice analysis. Text analysis includes vocabulary and grammar. Voice analysis includes perceived voice intonation and other speaking quality factors.</p> <p><i>Interpretation:</i> The candidate's score in this area should contribute to enhanced overall job performance.</p> <p>Text and voice analysis indicates above average quality to open-ended responses.</p> <p>Please see below to view the converted text from the voice sample that was collected.</p>	<p>Tell me about how your background and experience have prepared you for this kind of work.</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">★ 1 Poorly structured answer. Not convincing.</div> <div style="text-align: center;">★ 2 Moderately persuasive. Acceptable logic and structure.</div> <div style="text-align: center;">★ 3</div> <div style="text-align: center;">★ 4</div> <div style="text-align: center;">★ 5 Convincing answer. Solid logic and structure.</div> </div>
<p>Universal Banker Fundamentals Score: 79</p>  <p><i>Description:</i> Evaluates the candidate's knowledge of Universal Banker Fundamentals with an aim to determine the degree of training that will be required before the candidate can be expected to become productive.</p> <p><i>Interpretation:</i> Candidate should achieve above average job performance in this area with little or no training.</p> <p>Scores indicate good working knowledge of this topic. Candidate is likely ready to be productive with very little basic training or with immediate entry into advanced training.</p>	<p>Tell me about a project or task where you had to use your knowledge of Universal Banker Fundamentals.</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">★ 1 Example didn't require or demonstrate knowledge.</div> <div style="text-align: center;">★ 2 Knowledge was only moderately important or moderately demonstrated in example.</div> <div style="text-align: center;">★ 3</div> <div style="text-align: center;">★ 4</div> <div style="text-align: center;">★ 5 Clearly relevant application and demonstration of knowledge.</div> </div>



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.

Detail	Interview Guide
<p>Adaptability Score: 84</p>  <p><i>Description:</i> 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.</p> <p><i>Interpretation:</i> The candidate's score in this area should contribute to enhanced overall job performance.</p> <p>Thrives on change. Sees self as very flexible and easy-going. However, he or she may often be perceived as disinterested, unmotivated, or too easy-going in times of upheaval.</p>	<p>Would you rather work in a job where the work is predictable or one where activities are constantly changing? Why?</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  1 Becomes paralyzed by change. Or disregards the change and continues same path.</div> <div style="text-align: center;">  2 Ambivalent to change. Has sound reasoning for falling in the middle.</div> <div style="text-align: center;">  3 Comfortable with change, though feels some stress or anxiety. Usually able to stay focused.</div> <div style="text-align: center;">  4</div> <div style="text-align: center;">  5</div> </div>
<p>Competitive Spirit Score: 76</p>  <p><i>Description:</i> This scale indicates the degree to which an individual is driven by a desire to win, to achieve objectives, and to outperform their peers. Competitiveness is the tendency to evaluate one's performance in comparison to others. It is characterized by a desire to do better than others, enjoying situations that can lead to a clear winner, and thriving in an environment where people are differentiated by accomplishments.</p> <p><i>Interpretation:</i> The candidate's score in this area should contribute to enhanced overall job performance.</p> <p>Likes to compete. Derives self-esteem from winning and will spend extra effort to succeed. Comfortable competing with peers.</p>	<p>How important is winning to you? How do you react when you don't win?</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  1 Doesn't care much about winning.</div> <div style="text-align: center;">  2 Not certain. Ambivalent.</div> <div style="text-align: center;">  3 Needs to win to feel good about self.</div> <div style="text-align: center;">  4</div> <div style="text-align: center;">  5</div> </div>







Detail	Interview Guide
<p>Drive Score: 93</p> <p><i>Description:</i> 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.</p> <p><i>Interpretation:</i> The candidate's score in this area should contribute to enhanced overall job performance.</p> <p>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.</p>	<p>Tell me about a time when you went above and beyond the call of duty to achieve a difficult goal or challenge. What motivated you to put forth the extra effort?</p> <p style="text-align: center;">★ ★ ★ ★ ★</p> <p style="text-align: center;">1 2 3 4 5</p> <p>Poor or weak example. No real extra effort. Moderate example. Some extra effort evident. Strong example. Clearly applied extra effort. Well organized in approach.</p>
<p>Integrity Score: 10</p> <p><i>Description:</i> 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.</p> <p><i>Interpretation:</i> The candidate's score in this area indicates risk of a negative impact on performance for some jobs. Additional probing is strongly recommended.</p> <p>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.</p>	<p>What kind of circumstance(s) would justify breaking an organizational rule?</p> <p style="text-align: center;">★ ★ ★ ★ ★</p> <p style="text-align: center;">1 2 3 4 5</p> <p>Answer shows that they are not concerned about ethics or organizational values/rules. Answer explains only situational circumstances but the ethics are questionable and could pose a threat to the organization. Answer explains only situational circumstances that fall under general ethical concerns and are of no threat to the organization. (OR) Explains that there are no circumstances.</p>

Detail	Interview Guide
<p>History Survey - Performance Score: 72</p>  <p><i>Description:</i> Evaluates elements of the candidate's past work and education history to identify indications of high or low performance potential.</p> <p><i>Interpretation:</i> The candidate's score indicates past behaviors that contribute to above average job performance.</p> <p>Exhibits past behaviors and achievements that are likely to result in above average job performance.</p> <p>The following potential performance risk areas were identified:</p> <ul style="list-style-type: none"> • Below average productivity history • Below average performance reviews <p>Further probing is recommended for each of these items.</p>	<p>How does your work compare with your peers? Do you produce more or less? How do you know?</p> <p style="text-align: center;"> ★ 1 ★ 2 ★ 3 ★ 4 ★ 5 </p> <hr/> <p>What kind of feedback have you received about your performance from your managers and your peers?</p> <p style="text-align: center;"> ★ 1 ★ 2 ★ 3 ★ 4 ★ 5 </p>
<p>History Survey - Tenure Score: 83</p>  <p><i>Description:</i> Evaluates a candidate's past employment history and related factors for indications of potentially low job tenure.</p> <p><i>Interpretation:</i> The candidate's score indicates past behaviors that contribute to high job performance.</p> <p>Exhibits behaviors likely to result in longer than average job tenure.</p> <p>The following potential performance risk areas were identified:</p> <ul style="list-style-type: none"> • Frequent job changes • Potential long commute <p>Further probing is recommended for each of these items.</p>	<p>Review your last few jobs with me, explaining why you left the old job and what attracted you to the new one.</p> <p style="text-align: center;"> ★ 1 ★ 2 ★ 3 ★ 4 ★ 5 </p> <hr/> <p>What is the longest distance you have had to commute to work? What did you do during the commute? How long did you keep that job?</p> <p style="text-align: center;"> ★ 1 ★ 2 ★ 3 ★ 4 ★ 5 </p>

Emotional Intelligence Detail


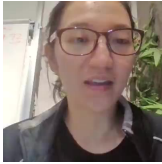
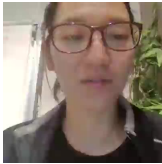
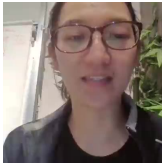
This section contains a list of emotional intelligence characteristics that indicate how tuned in a candidate is to his or her own emotions, and those of others, as well as the candidate's ability to control his or her behavior in light of the emotions he or she is experiencing. These traits can often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

Continued on next page.

Detail	Interview Guide
<p>Empathy and Emotional Self-Control Score: 85</p>  <p><i>Description:</i> 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.</p> <p><i>Interpretation:</i> The candidate's score in this area should contribute to enhanced overall job performance.</p> <p>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.</p>	<p>Are you good at relating to the feelings of others? Can you give me an example of how this helped you navigate a difficult situation at work or at school?</p> <div style="display: flex; justify-content: space-around; align-items: flex-start;"> <div style="text-align: center;">  1 Not able to sense how others feel. Unable to provide example. </div> <div style="text-align: center;">  2 Some ability to sense how others feel. Example shows some ability to use senses at work. </div> <div style="text-align: center;">  3 Able to relate to others and sense how they feel. Example shows can easily apply senses at work. </div> <div style="text-align: center;">  4 </div> <div style="text-align: center;">  5 </div> </div>

Audio/Video Responses

During the assessment, the candidate was asked to answer open-ended answer to one or more questions by either audio or video. If the candidate did not have the ability to upload audio or video they were asked to write their responses. The text of their responses as well as any included analysis of their speaking or text is provided below. Additionally, you can click on the links below (or cut and past into a web browser) to view or listen to their response directly.

Question	Response
<p>Introduce yourself. Start with your name and add in whatever you'd like to say.</p>	<p>hi my name is Ana Reyes and I'm currently working as an administrative occur in a company located here in Makati so I've been working in the company for a year-and-a-half doing pretty much filing documents and taking care of documentation for the whole company</p> <div data-bbox="708 543 868 705">  </div> <p data-bbox="911 583 1166 611">View this video recording:</p>
<p>Why are you leaving your current position?</p>	<p>so basically the reason why I want to leave my current position is because I would describe myself as a people person so in my current role I do not get to interact with a lot of people and so I find the job a little bit boring and unfulfilling</p> <div data-bbox="708 852 868 1014">  </div> <p data-bbox="911 892 1166 919">View this video recording:</p>
<p>Why do you think you would succeed in the job you are applying for?</p>	<p>so I think I would succeed in the job that I'm applying for because I have a lot of energy and since I like working with a lot of people I think that our role in sales will also allow me to do what I really enjoy Winchester interact with all different kinds of people and also to learn in the process</p> <div data-bbox="708 1182 868 1344">  </div> <p data-bbox="911 1222 1166 1249">View this video recording:</p>
<p>Why do you want to do the job you are applying for?</p>	<p>so I mentioned earlier I am really interested in a sales job first of all because I like working with people and I think that I am convincing I also like the company that I'm applying for it has a lot of it snowing in the market and it looks like a really young and fun company</p> <div data-bbox="708 1514 868 1675">  </div> <p data-bbox="911 1554 1166 1581">View this video recording:</p>

Question	Response
<p>Describe an achievement you are proud of. What did you have to accomplish and how did you do it?</p>	<p>so I think one of the biggest achievements that I have experience in my work so far is that I was able to help the accounting team a project of bears because I kept track of all the documents and I coordinated with different teams so that's all there are requirements were submitted so because of that are the accounting team was actually able to finish their project ahead of time</p> <div data-bbox="711 365 870 527" data-label="Image"> </div> <p data-bbox="911 405 1166 428">View this video recording:</p>
<p>Where do you see yourself five years from now?</p>	<p>so five years from now I honestly see myself in a managerial position I'm also aspiring to find a job abroad also working in sales</p> <div data-bbox="711 648 870 810" data-label="Image"> </div> <p data-bbox="911 688 1166 711">View this video recording:</p>
<p>Talk about anything you would like to add that might be helpful in our evaluation.</p>	<p>so I would also like to add that I have that when I was in college I was the president of an organization and one of the biggest projects which I handle it had to do with selling in order to raise funds so we were actually able to hit our Target really easily because of my efforts as well as a team separate</p> <div data-bbox="711 980 870 1142" data-label="Image"> </div> <p data-bbox="911 1020 1166 1043">View this video recording:</p>

Voice Analysis Information

Spoken voice samples are processed through an artificial intelligence-based algorithm to determine how the speaker's voice and speaking style is perceived by others. The following statistics and ratings were collected as part of this analysis and these were used in calculating the related competency scores.

Voice Analysis Info used in scoring: Audio/Video Interview Questions				
General Speaking Features				
Strength of Opening	63	Weak		Strong
Clarity	74	Muffled		Clear
Pace	Good	Too Slow		Too Fast
Pause to Talk Ratio	Too Little	Too Few/Short		Too Many/Long
Variety Features				
Volume Variety	Very Good	Too Little		Too Much
Pace Variety	Very Good	Too Little		Too Much
Pitch Variety	Too Little	Too Little		Too Much
Positive Vibes				
Assertive	58	Low		High (good)
Authentic	60	Low		High (good)
Captivating	52	Low		High (good)
Clear	61	Low		High (good)
Confident	61	Low		High (good)
Energetic	69	Low		High (good)
Organized	58	Low		High (good)
Personable	53	Low		High (good)
Persuasive	51	Low		High (good)
Negative Vibes				
Arrogant	13	Low (good)		High
Belligerent	15	Low (good)		High
Boring	28	Low (good)		High
Condescending	7	Low (good)		High
Confusing	14	Low (good)		High
Detached	23	Low (good)		High
Ditsy	12	Low (good)		High
Nervous	16	Low (good)		High
Pushy	23	Low (good)		High
Timid	16	Low (good)		High
Unapproachable	14	Low (good)		High

Minimum Qualification Guidelines - from O*Net

The following are suggestions from O*Net, the United States government's occupational information network, regarding prerequisites for this job type.

Item	
Educational Achievement	High School

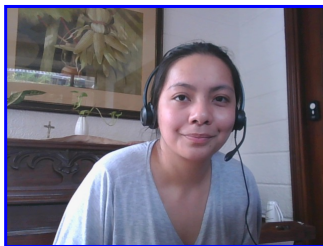
Item	
Job-Related Training	Less than 6 Months

Identity Confirmation Photos

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

Photo Analysis Results

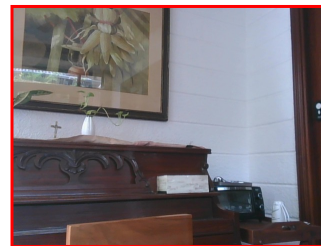
- Risk:	Medium risk of cheating based on image inconsistencies
- Percent match among processed faces	100%
- Total images processed	17
- Total images with valid faces	14 (82%)
- Total pairs of faces compared	13
- Pairs in which faces matched	13 (100%)



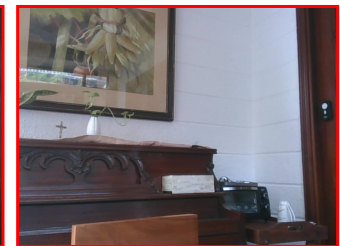
Pre/Post-Test Photo



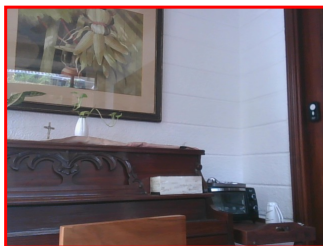
ID Photo



In-Test Error Detected (No Face Detected)



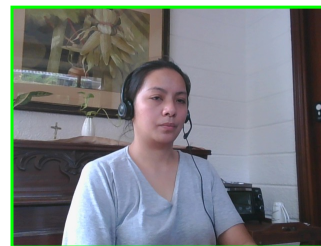
In-Test Error Detected (No Face Detected)



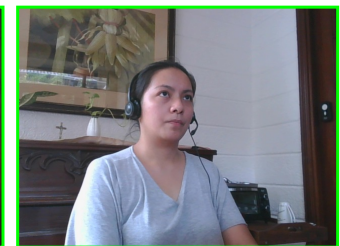
In-Test Error Detected (No Face Detected)



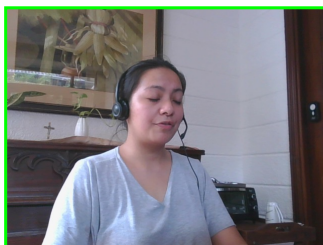
In-Test Photo



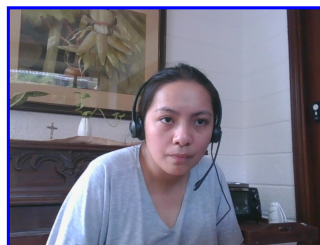
In-Test Photo



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: 43-3071.00
- O*Net Version: 26.3
- Sim ID: 6509-6, Key: 0-0, Rpt: 70, Prd: 2548, Created: 2023-03-28 12:20 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	84.5772	Z-Statistic	1.3051	2.7482
Analytical Thinking and Attention to Detail	87.1202	Z-Statistic	1.4747	27.5603
Competitive Spirit	76.4973	Z-Statistic	0.7665	2.3332
Drive	93.6124	Z-Statistic	1.9075	2.8108
Empathy and Emotional Self-Control	85.1412	Z-Statistic	1.3427	5.0110
History Survey - Performance	72.8802	Z-Statistic	0.5253	5.0110
History Survey - Tenure	83.4057	Z-Statistic	1.2270	5.0110
Integrity	10.0000	Z-Statistic	-3.6667	2.9987
Sales Hunter Mindset	74.5959	Z-Statistic	0.6397	2.5681
Teamwork	66.0471	Z-Statistic	0.0698	2.6073
Universal Banker Fundamentals	79.8751	Z-Statistic	0.9917	10.0219
Audio/Video Interview Questions	77.2493	Z-Statistic	0.8166	31.3185

Weighted Average of Competency Z-Scores:	0.9323
Mean applied to Raw Weighted Avg:	0.0000
Standard Deviation applied to Raw Weighted Avg:	1.0000
Normalized Raw Score:	0.9323
Mean:	65.0000
Standard Deviation Used:	15.0000
Final Overall Score:	78.9848

Notes

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