

Candidate: Assessment: Completed: Prepared for:

Betty Penske Loan Officer July 27, 2024 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.

Proprietary and Confidential



Overall

Candidate	Score		Interpretation					
Betty Penske	74	0 20	40	60	80	100		
bettypenske@yourcompany.org Loan Officer July 27, 2024		5 25				100		
Summary: Moderate to High Performance Potential		Кеу						
 Potential Risk Areas Low Integrity score could indicate potential issues 	with reliability.		Candidate S ligher Risk ower Risk Custom Bas		tional)			

Competency Summary

Competency	Score			Interpr	etatior	า	
Cognitive Abilities (relates to job performance, problem-solving,	, ability to learn, etc.)						
Analytical Thinking and Attention to Detail	90						
		0	20	40	60	80	100
kills/Knowledge (relates to immediate readiness)							
Banking Fundamentals	64						
		0	20	40	60	80	100
Writing	68						
		0	20	40	60	80	100
ersonality Characteristics (relates to fit with the job/team envi	ronment)					_	
Adaptability	72						
		0	20	40	60	80	100
Drive	96						
		0	20	40	60	80	100
Integrity	10						
		0	20	40	60	80	100
Resilience	66						
		0	20	40	60	80	100
Teamwork	85						
		0	20	40	60	80	100
Sehavioral History (relates to performance and turnover)							
History Survey - Performance	66						
		0	20	40	60	80	100
History Survey - Tenure	85						
		0	20	40	60	80	100
motional Intelligence (relates to situational judgment, perform	ance and teamwork)						
Empathy and Emotional Self-Control	70						
		0	20	40	60	80	100

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	74th									1	i I	
United States	61st								I.	1	I.	
HR Avatar Data	68th											

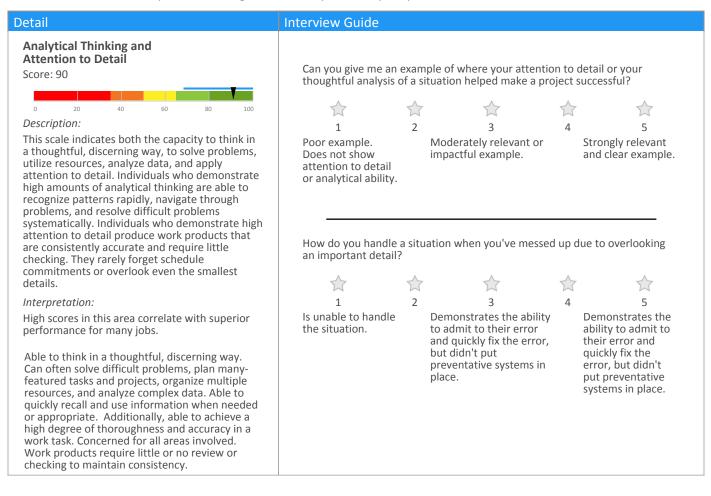


Detail

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, 5:02:38AM EST
Completed:	July 27, 2024, 5:02:38AM EST
Overall Score:	74

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

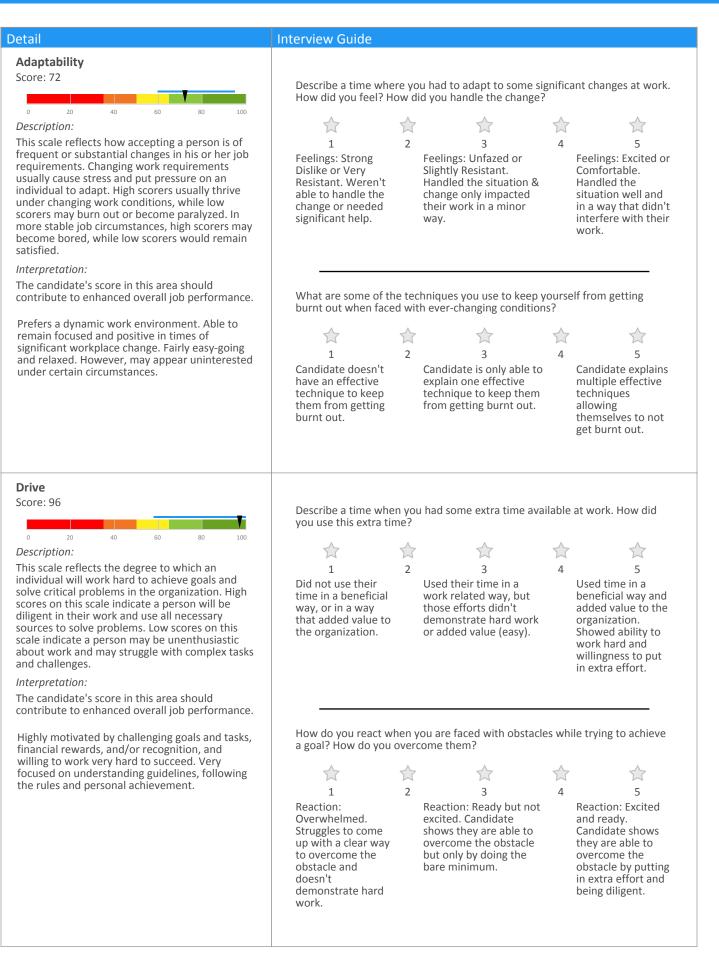
This section contains a list of job-related knowledge areas and skills that have been evaluated. Low scores in these areas often indicate that additional learning may be required before top performance can be achieved.

Detail	Interview Guide				
Banking Fundamentals Score: 64	Tell me about a pro required for succes	ject o s. Hov	r task where your knowled v did it go?	ge of	f Banking was
Description:	T7	T	T.	V	27
Evaluates the candidate's knowledge of the Banking principles and practices, with an aim to determine the degree of training that will be required before the candidate can be expected to become productive.	1 Example didn't require or demonstrate knowledge.	2	3 Knowledge was only moderately important or moderately demonstrated in	4	5 Clearly relevant application and demonstration of knowledge.
Interpretation:			example.		0
Candidate appears capable of average job performance in this area with little or no training.					
Scores indicate a working knowledge of Banking principles and practices. Candidate is likely ready to be productive with a small amount of basic training.					
Writing Score: 68 0 20 40 60 80 100 Description:	you feel confident y	vou ca	en you need to express you In get the right message ac Ir writing skills were requir	rossi	P Tell me about a
The ability to be concise, friendly, and accurate	5	57	5	5	5
when drafting email replies to customer service requests.	1	2	3	4	5
Interpretation:	Not confident in		Somewhat confident in		Very confident in
Above-average writing skills can positively impact performance in many jobs.	own writing ability. Prefers speaking.		own writing ability. Writes frequently.		ability to write. Has received compliments on clarity of written
Above average. Conveys ideas in a concise and					correspondences.
succinct format. See writing sample section of report for raw essay(s) submitted.					

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.

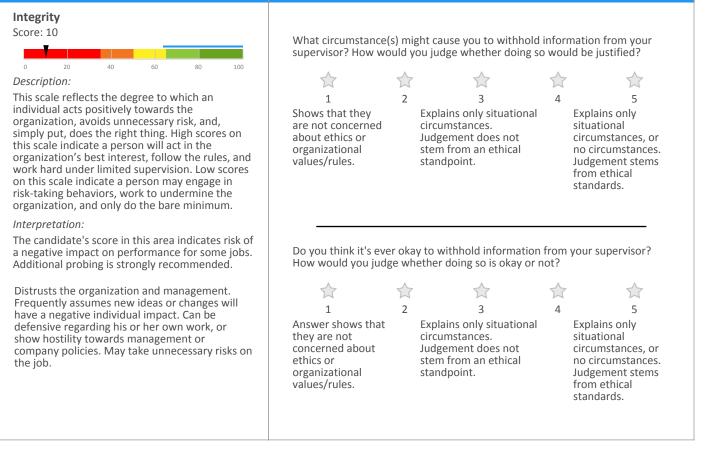








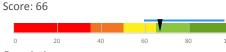
Interview Guide





Detail





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.

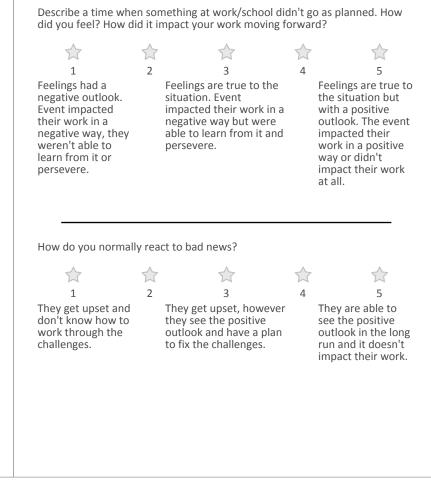
Please note that resilience is not a fixed trait. Unlike many other personality characteristics, resilience can be developed over time. Additionally, multiple factors can influence how resilient a person is within a specific situation. In recognition of these features, additional probing using suggested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

Interpretation:

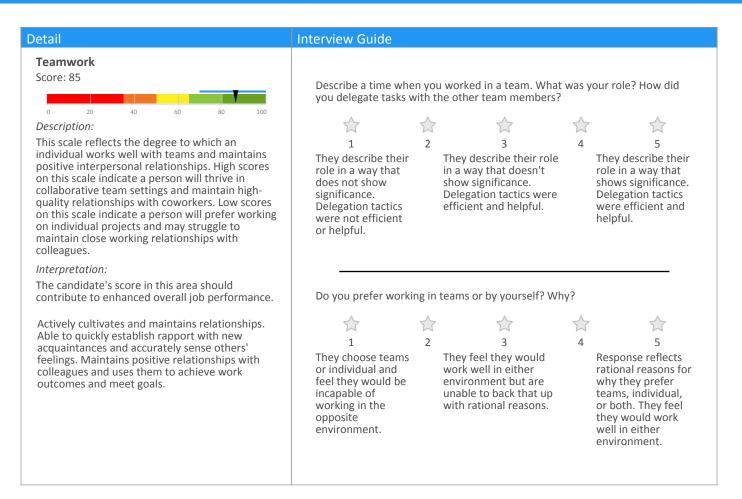
The candidate's score in this area should contribute to enhanced overall job performance.

Responses indicate that the candidate can effectively work through difficulties at work by exhibiting positive emotions and the ability to take control of events. Candidate can likely push forward to achieve their goals, even when obstacles come their way.

Interview Guide







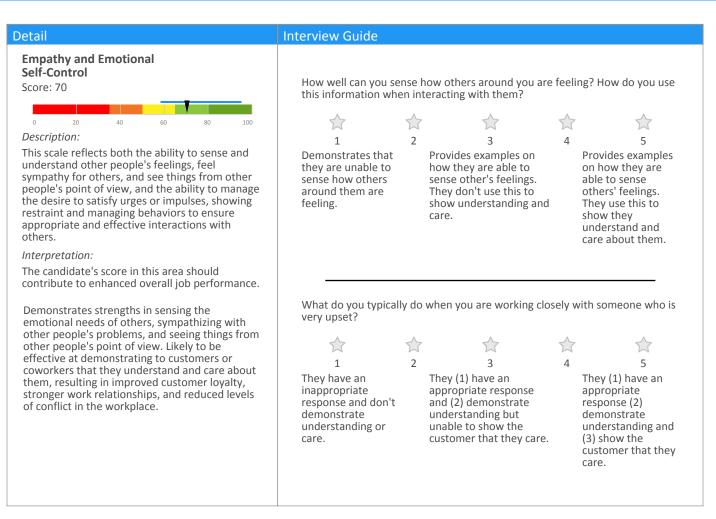
Behavioral History Detail

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.

etail	Interview Guid	e			
History Survey - Performance Score: 66	How does you less? How do y	r work compare /ou know?	with your peers	? Do you produ	ce more or
	~	~	~	\wedge	\sim
Description:	1	2	3	4	5
Evaluates elements of the candidate's past work and education history to identify indications of high or low performance potential.	1	Z	3	4	5
Interpretation:		eedback have yo	ou received abou	ut your perform	ance from you
The candidate's score indicates past behaviors	managers and	your peers?			
that contribute to above average job performance.	$\widehat{\Delta}$				
	1	2	3	4	5
Exhibits past behaviors and achievements that are likely to result in above average job performance.					
The following potential performance risk areas were identified:					
 Below average productivity history Below average performance reviews Further probing is recommended for each of these items. 					
History Survey - Tenure Score: 85	Review your la what attracted	ist few jobs with I you to the new	me, explaining	why you left the	e old job and
0 20 40 60 80 100	~	~	\sim	~	\sim
Description: Evaluates a candidate's past employment history	2	2	3	4	5
and related factors for indications of potentially low job tenure.	1	Z	3	4	5
Interpretation:					1.0) A / b = t = 1! = 1
The candidate's score indicates past behaviors that contribute to high job performance.		ngest distance ye the commute? H			
Exhibits behaviors likely to result in longer than		$\stackrel{\frown}{\simeq}$			
average job tenure.	1	2	3	4	5
The following potential performance risk areas were identified:					
 Frequent job changes Potential long commute Further probing is recommended for each of 					

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.



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	
- 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%)

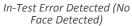




Pre/Post-Test Photo

ID Photo







In-Test Error Detected (No Face Detected)



In-Test Error Detected (No Face Detected)



In-Test 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 10:02 UTC
- UA: Mozilla/5.0 (Windows NT 6.3; Trident/7.0; Touch; rv:11.0) like Gecko

0.6182

65.0000

15.0000

74.2732

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	72.3280	Z-Statistic	0.4885	4.5971
Analytical Thinking and Attention to Detail	90.8497	Z-Statistic	1.7233	26.8067
Banking Fundamentals	64.9935	Z-Statistic	-0.0004	14.0571
Drive	96.9093	Z-Statistic	2.1273	5.1660
Empathy and Emotional Self-Control	70.2659	Z-Statistic	0.3511	7.0285
History Survey - Performance	66.0665	Z-Statistic	0.0711	7.0285
History Survey - Tenure	85.8094	Z-Statistic	1.3873	7.0285
Integrity	10.0000	Z-Statistic	-3.6667	5.6272
Resilience	66.7192	Z-Statistic	0.1146	5.1660
Teamwork	85.9494	Z-Statistic	1.3966	4.8431
Writing	68.5036	Z-Statistic	0.2336	12.6513
Weighted Average of Cor	mpetency Z-Scores:			0.6182
Mean applied to Raw We	eighted Avg:			0.0000
Standard Deviation appli	ed to Raw Weighted Avg			1.0000

Normalized Raw Score:

Mean:

Standard Deviation Used:

Final Overall Score:



Notes

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