

Credit Risk Analyst Interview Questions

1. Tell me how you organize, plan, and prioritize your work.

2. Share an effective method you have used to determine the degree of risk involved in extending credit or lending money.

3. Share an experience you had in dealing with a difficult person and how you handled the situation.

4. Share an experience in which you successfully shared a difficult piece of information. (Make sure that the candidate has open lines of communication.)

5. Tell me about an experience in which you analyzed information and evaluated results to choose the best solution to a problem.

6. Would you consider analyzing data or information a strength? How so?

7. Share an effective approach to working with a large amount of information/data. How has your approach affected your company?

8. Share an example of a time you had to gather information from multiple sources. How did you determine which information was relevant?

9. Name a time when you identified strengths and weaknesses of alternative solutions to problems. What was the impact?

10. Provide an example of a time when you were able to demonstrate excellent listening skills. What was the situation and outcome?

11. Share an experience when you applied new technology or information in your job. How did it help your company?

12. Share an experience in which your understanding of a current or upcoming problem helped your company to respond to the problem.

13. Please share an experience in which you presented to a group. What was the situation and how did it go?

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14. Provide an example when your ethics were tested.

15. Share an experience in which your ability to consider the costs or benefits of a potential action helped you choose the most appropriate action.

16. Share an experience in which your attention to detail and thoroughness had an impact on your last company.

17. Share an example of when you went above and beyond the "call of duty". (Look for answers that show the candidate is dependable.)

18. In your experience, what is the key to ensuring your company was compliant with all laws, regulations and standards that were applicable to your area of responsibility?

19. Name a time when your patience was tested. How did you keep your emotions in check?

20. Provide an effective method you have used to generate financial ratios and evaluate customers' financial status.

21. How would you rate your writing skills? (Ask for an example that demonstrates great writing skills.)

22. Provide a time when you dealt calmly and effectively with a high-stress situation.

23. Share a time when you willingly took on additional responsibilities or challenges. How did you successfully meet all of the demands of these responsibilities? (Make sure the candidate is a self-starter and can demonstrate some initiative.)

24. What is the state of the reports you prepare? What is one thing you would like to improve upon?

25. Share an experience in which you resolved a difficult complaint.

26. What methods do you use to compare the liquidity, profitability, and credit histories of establishments?

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27. How do you balance cooperation with others and independent thinking? Share an example. (Try to determine if the candidate has a cooperative attitude or is otherwise good-natured.)

28. Provide an example of when you were persistent in the face of obstacles.

29. Share an example of when you established and accomplished a goal that was personally challenging. What helped you succeed?

30. Share an effective method you have used to determine expected profitability of loans.