

CANDIDATE	INTERVIEWER	DATE	STAGE
-----------	-------------	------	-------

INTERVIEW QUESTIONS · COMMERCIAL LOAN OFFICER

1	What experience do you have in commercial loan originations?	1 2 3 4 5	
2	How would you handle a high-risk borrower?	1 2 3 4 5	
3	Describe your knowledge of lending regulations.	1 2 3 4 5	
4	Are you comfortable discussing financial statements with customers?	1 2 3 4 5	
5	Have you ever managed a portfolio of commercial loans?	1 2 3 4 5	
6	What strategies do you use to assess the creditworthiness of borrowers?	1 2 3 4 5	
7	How familiar are you with commercial loan products, such as lines of credit and term loans?	1 2 3 4 5	
8	Are there any challenges in the current market that concern you when making prudent underwriting decisions on commercial loans?	1 2 3 4 5	
9	Are you able to effectively track, monitor, and manage loan performance?	1 2 3 4 5	
10	What steps do you take when negotiating and structuring commercial loan agreements?	1 2 3 4 5	

OVERALL ASSESSMENT

CRITERIA	SCORE (1-5)	NOTES
Educational Background Appropriate qualifications or training for the position.	1 2 3 4 5	
Prior Work Experience Skills or qualifications acquired through past work.	1 2 3 4 5	
Qualifications / Experience The technical skills the position actually needs.	1 2 3 4 5	
Problem Solving Abilities Demonstrated critical problem-solving.	1 2 3 4 5	
Communication Team building and communication skills.	1 2 3 4 5	
Organizational Fit Would this hire steer the organization the right way?	1 2 3 4 5	
Directional Fit A step forward, or backward, in their career?	1 2 3 4 5	

RECOMMENDATION

☐ Advance ☐ Hold ☐ Decline

1 = well below the bar · 3 = meets it · 5 = clearly above it

AvaHR — hiring software for teams without a recruiter
Use the same scorecard for every candidate in this role.