

CANDIDATE	INTERVIEWER	DATE	STAGE
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INTERVIEW QUESTIONS · CREDIT ANALYST

1	What experience do you have in credit analysis?	1 2 3 4 5	
2	Can you provide me with an example of a time when you had to analyze credit data and made a decision?	1 2 3 4 5	
3	Describe the process you use to assess creditworthiness.	1 2 3 4 5	
4	How would you go about mitigating risk for a loan?	1 2 3 4 5	
5	What is your understanding of collateralization?	1 2 3 4 5	
6	What do you think is the most important factor to consider when assessing credit risk?	1 2 3 4 5	
7	Could you walk me through a few hypothetical scenarios where you had to make a decision about extending credit?	1 2 3 4 5	
8	What do you think are the most important qualities for a successful credit analyst?	1 2 3 4 5	
9	What do you feel is the most important factor when determining someone's credit score?	1 2 3 4 5	
10	Can you provide me with an example of a time when you had to analyze and assess risk?	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	

CRITERIA

SCORE (1-5) NOTES

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.