

Comparative Report For: Chris Smith Role Compared To: Loan Officer

The following is this individual's job role comparative report. The job role profile was formulated using the U.S. Department of Labor's O*NET data. The purpose is to show how this individual's personal skills and working style compare to that of the specific role selected.

Personal Skills	Capacity	Estimated Level
Reliable, Committed Person of Integrity	5	✓
Community Involved / Oriented	7	✓
Comfortable as a Problem Solver	4	
Attentive to Completion / Follow Through	5	✓
Works well within Personal Guidelines	3	
Takes Pride in Details / Efficiencies	6	✓
Thrives in Unstable / Uncertain Situations	3	
Strong Will to Achieve	9	✓
Team Player / Looks for Win-Wins	6	✓
Working Style		
Attentive Listener / Interested in Others	6	✓
Habitually Masters Technical Details	5	✓
Comfortable with Persuasive Presentations	4	
Calm / Natural Facilitator	10	✓
Politically Sensitive / Savvy	10	✓
Service Oriented / Interested in Others	6	✓
Flexible to the Needs of Situations	6	✓
Confident / Rational Decision Maker	3	
Confident, Can Do Attitude	7	✓

**Please note this is not a performance evaluation. It is an estimate of this individual's probable comfort level, or the level of natural energy they possess when they are called upon to perform a specific competency at work in this role.*

✓=Moderate to High capacity to consistently perform this behavior on the job selected

Summary of Key Tasks:

Approve loans within specified limits, and refer loan applications outside those limits to management for approval.
Meet with applicants to obtain information for loan applications and to answer questions about the process.
Analyze applicants' financial status, credit, and property evaluations to determine feasibility of granting loans.
Explain to customers the different types of loans and credit options that are available, as well as the terms of those services.
Obtain and compile copies of loan applicants' credit histories, corporate financial statements, and other financial information.
Review and update credit and loan files.
Review loan agreements to ensure that they are complete and accurate according to policy.
Compute payment schedules.
Stay abreast of new types of loans and other financial services and products to better meet customers' needs.
Submit applications to credit analysts for verification and recommendation.

Personal Skills:

Confident / Rational Decision Maker - Evaluates impartially, keeps personal interests out of judgments
Confident, Can Do Attitude - Is prepared, believes self will succeed when facing any reasonable challenge
Service Oriented / Interested in Others - Drive by the desire to serve the customer and meet their needs
Flexible to the Needs of Situations - Willing to shift priorities as needed, comfortable wearing many hats
Politically Sensitive / Savvy - Comfortable around persons at all levels, appropriately tough or soft as needed
Calm / Natural Facilitator - Good at negotiating win-win solutions, managing conflict, involving others
Comfortable with Persuasive Presentations - Confident in front of groups, takes pride in presenting
Habitually Masters Technical Details - Shows mastery of knowledge about the job, easily learns new technologies
Attentive Listener / Interested in Others - Understands others before expressing self, capable of keeping ego in check

Working Styles:

Thrives in Unstable / Uncertain Situations - Comfortable leaving issues open and waiting for resolution
Strong Will to Achieve - Wants to have an impact and influence, committed to making a difference
Team Player / Looks for Win-Wins - Committed to building the spirit of the team, puts team first
Works well within Personal Guidelines - Does not require close supervision, provides self structure
Takes Pride in Details / Efficiencies - Maintains accurate records, tends to avoid making errors and good with details
Comfortable as a Problem Solver - Comfortable with and good at formulating strategy and solving problems
Attentive to Completion / Follow Through - Stays focused on priorities, perseveres until finished
Community Involved / Oriented - Active in trade associations, seeks broader business knowledge
Reliable, Committed Person of Integrity - Maintains confidentiality, is consistent, reliable, etc