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Credit Analyst Interview Questions

1. Why do you want to work as a credit analyst?
2. Why our bank (financial institution)? Why not one of our competitors?
3. How do you imagine a typical day in work?
4. How do you ensure you make no mistakes in your work?
5. What do you want to accomplish on this position?
6. Why did you leave your last job (why do you plan to leave your present job)?
7. How would you describe an ideal boss?
8. What do you consider your greatest weakness as a credit analyst?
9. You will spend a lot of time working alone in your office in this job. How do you feel about the prospect?
10. How do you deal with rejection? How do you feel about rejecting an application of someone you like as a person?
11. Describe a time when you struggled with motivation in job (it was repetitive, you did not enjoy your duties, there was no work to do, etc). How did you overcome the crisis?
12. Describe a situation when you were under pressure in work.
13. What things do you consider most important when conducting a credit analysis of a loan applicant?
14. Describe a time when you had to deal with an angry or upset client.
15. How do we calculate interest coverage ratio?
16. What do you think about credit rating agencies, such as Fitch or Moody's? Do you think we should use the information from them in our work?
17. What do you consider the toughest aspect of this job?
18. How would your analysis change when deciding about a short-term loan (such as letter of credit), and a long-term loan?
19. Describe the biggest failure of your professional career.
20. Describe a time when you struggled to communicate something to your boss, colleague, or to a customer. How did you manage to get your message over?

Source and answers to all questions: <https://interviewpenguin.com/credit-analyst-interview-guide-ebook/>