# General Questions

##### What can you tell us about yourself?

My name is xxx xxxxx. I have graduated from Warsaw School of Economics. My major was quantitative methods in economics and informational systems. I learn a lot about statistics, data analysis and statistical modeling. I have been able to use this knowledge in my professional career. I started working as demand planner in Avon at my final year of studies. I was responsible for providing forecast for selected group of products. I liked that job but it didn’t enable me to fully take advantage of my knowledge and skills. Then I changed my job and started working as credit risk modeler in BM where I work to the present day. I am mainly responsible for developing and managing behavioral credit risk models. Those are the models that take into account all information about clients past behavior, so there is a lot of data, which are aggregated into one number which quantify the credit risk of the client. I believe it’s quite responsible position because this models are used in many different areas starting from calculating capital requirements to assessing clients when they apply for new loans. I like what am I doing, and I would like to develop myself further in area of credit risk modeling.

##### What do you like about working as credit risk modeler?

What I like about working as credit risk modeler is that it is quite challenging position. You have to know a little bit from different areas including statistical modeling, data analysis and data processing. You have to be proficient in some programming languages especially know where open source solutions, like R or Python, are used more and more often. I do not listed SQL which is standard. Moreover when the volumes of data are becoming larger and larger the knowledge of big data ecosystem will also be required. So, quite a lot to know in order to be able to work as credit risk modeler. From my point of view is quite appealing, because I think I have technical aptitude and I like to learn new stuff.

Moreover I like to create new things. In case of credit risk modeling you build models, creating something from data using some tools. In the end you have created something useful what brings values for the business

I believe also that it is quite responsible position. The models are used in many different areas. If they are not working correctly the bank will be exposed to too high risk.

##### What do you not like about working as credit risk modeler?

* + - * 1. Long time required for moving model from development stage to production. It can takes one/two years. There is lot of required steps: validation, acceptance by KNF. However the models deteriorate a little bit with time.

##### What are your interests? What are you hobbies? What are you doing in your spare time?

Excluding credit risk modeling and taking into account what am I doing in my spare time, I say that web development is my hobby, or maybe more specifically building web application. Or maybe more generally I would say that I like to create things and web development is just a form of expression. In my spare time I am working on my own projects from web development.

##### Can you describe one of your project?

One of the project I have been working for the last year is housing market observer. The main idea behind this project is to monitor primary housing market. The monitoring consists in observing real estate offers published in Internet and examining availability of apartments/flats. Nowadays most of developers provides websites of their investments where they list all available flats. The client can visit this website and see which flats are available and which are sold.

Important part of my project are web scrappers which cyclically extract data from those website and store them in database. So in the end I see which flat were sold which day, I see whole history, from the day I started observing the offer. I can aggregate those data and provide very useful analysis. I can observe recent trends, see which flats are selling the best, what is the current demand and supply. Web scrapers are implemented in Python and there is PostgreSQL database.

There is also presentation layer, web application. The most important part will be analytical panel which is not yet available but which will provide interactive analysis. Nowadays user can list available offers and search for desired flats using flat search engine. Nothing special.

##### What were or are the biggest challenges?

* general design of the website,
* growing volumes of data, analytical database,
* managing scrapers.

##### Why do you want to leave your current job?

To be honest I have to say that I like my current role as credit risk modeler. It’s something that enable me to feel fulfilled, I can use my skills/knowledge and create something useful. And I would like to develop myself further in this area.

I have been working at BM for the last 4 years and I have learned a lot and gain very valuable experience. However nowadays I am afraid that my possibilities for further development are limited. When I started working at BM I have no previous experience in risk modeling. So the learning curve was quite steep at the beginning, I learn a lot and after a year or two when I compared current myself with previous myself, there was such a difference in terms of knowledge/skills. WOW. Nowadays it doesn’t look so good, maybe the base is much stronger, but nevertheless I believe I could do more.

Moreover the most important model I have created working at BM will be soon on production. It will be the main behavioral model used by BM and will replace currently used model. I am very proud of it. I was responsible for it from the very beginning, I go through validation process and internal audit process. There were some enhancements introduced during processes. It the end it was accepted by KNF. Probably in the nearest future I will not have so great opportunity to work on something so big and meaningful. However I would like to take up new challenges. It’s good time to move on. I have created something that will be working years after my leave.

##### Where do you see yourself in next five years?

* What are your long-term career goals?
* What are you looking for?
* What is your ideal job at this stage in your career?
* What’s most important to you in you career?

Well, I want to develop myself further in the area of risk modeling which is very interesting from my point of view. Definitely I would like to work somewhere where I’ll have opportunities to develop my skills, take on interesting projects, and work with people I can really learn from. I would like to have opportunity to take up new challenges over time and maybe even take up more managerial responsibilities e.g. leading some projects. In the end I’d like to be seen as someone with deep expertise in the risk modeling.

##### Why do you think this position will enable you to achieve your goals?

Well, I would love to know the answer for this question and I would like to ask you some questions which will help to answer this question. However I believe just by working in your organization I will be able to see how risk modeling looks in your bank what will be great experience for me. I will be able to compare both attitudes and make the best of it. Maybe propose some enhancements in your methodology and bring some ideas.

##### What do you consider to be your biggest professional achievement?

* IDPE
* BeScore

##### What is your greatest strength?

I have strong technical skills which enable me to efficiency fulfill my tasks, solve different problems or improve/enhance the work of the team. When I was working as demand planner I created tools in VBA which enable to improve accuracy of our forecast and speed up our work. In course of time this tools were adopted by whole department. In BM I started using R for model development purposes and given task to develop a model I had to create whole ecosystem which enabled me to fulfill my task. Moreover in my spare time I am working on my own projects for which I used among others Python and JavaScript. I do not afraid to learn new technologies, programming languages. In general they only the tools we used for solving problems. Give me a task and I will find the solutions. Well, I could also say that I have strong problem solving skills.

##### What is your greatest weakness?

* If you could change one thing about yourself, what would it be?
* What do you most want to improve in the next year?
  + - * 1. https://biginterview.com/blog/2014/02/what-is-your-greatest-weakness.html
        2. Taking into consideration my current role as credit risk modeler, I would say that my greatest weakness is public speaking. From time to time we have so called validation and risk committees, that are the meeting were we present the results of our work for acceptance. This committee are consists of the managers and members of management board. I tend to get nervous when I have to present something. However that only way to become better in public speaking is doing this as often as possible. So when I am ask to present something at this committees deep in my hear I am very excited.

Tell me about a development goal that you have set.

I would like to learn something about market risk modeling. In long term I am thinking about doing CFA.

## ING

##### Why have you decide to apply for this position ?

There are multiple reasons why I have applied for this positions. First of all, I have heard about Risk Hub Warsaw, dedicated team for modeling credit risk, which you are currently building. I am very curious about this project and I would like to learn more about it.

Moreover I believe the position of credit risk modeler in you bank will suit me very well. Responsibilities mentioned in your job advertisement are align with my professional interests and my current work experience. I am sure I will be able to take advantage of my skills and knowledge concerning credit risk modeling and I will be able to also learn new things. I would love to see how credit risk management looks in your bank, it will be valuable experience for me.

I have also heard a lot of good things about your bank. What is especially appealing from my point of view is that you put a lot of stress on modern technologies. I would love to learn what technologies are you using and how do you cope with growing volumes of data, and how do you use them for risk modeling.

The other reasons concern my current position in BM. I have been working here for more than 4 years. I learned a lot, build few models and gain a lot of experience. The learning curve was quite steep at the beginning, because before BM I have not previous experience in credit risk modeling. However I think it’s time to move on and see how it looks somewhere else. I have to say I feel quite good at my current position and I believe I do quite important things, but it’s good to leave your comfort zone from time to time and take up new challenges.

##### My Questions

Can you tell me something about Risk Hub Warsaw, that was mentioned in your job advertisement? What about team who was previously responsible for modeling credit risk?

Whre is the headquarter of ING? Katowice? The whole risk department is in Warsaw?

How many people will be/ are responsible for credit risk modeling ?

How many stages there are in recruitment process?

Credit risk modeling is part of credit risk management? What is the structure of your department?

### Personal

1. Tell me about yourself.
2. What are your strengths?  
   The word strength refers to what you do well, your positive qualities or effective skills.
3. What are your weaknesses?  
   The word weakness refers to what you don’t do well, your negative qualities or skills.
4. What do you see as a major success in your life?  
   Major means important or big.
5. Describe a major disappointment in your life.  
   A disappointment is something you were looking forward to and didn’t happen.
6. What motivates you?  
   The word motivate means to give you the reason to do something, to inspire you, to encourage you.
7. What does success mean to you?
8. What are three of your greatest accomplishments?  
   The word accomplishment means an achievement, something you did well.
9. What are your plans for the future?
10. Have you done any volunteer work?
11. What are your hobbies?
12. What do you like to do in your spare time / free time?  
    Spare time means when you’re free, when you’re not working.
13. Where do you see yourself five years from now? Ten years from now?
14. Describe a time when you failed.
15. What is your favourite book / movie?
16. What do you do for fun?
17. What would you do if you won the lottery?

### Educational

1. Tell me about your educational background.
2. What academic courses did you like the most / the least?
3. Which academic course did you find most difficult?
4. Do you have plans for further education?
5. Why did you choose your major?  
   Your major is your main area of specialization in university.

### Professional

1. Why do you want this job?
2. Why should we hire you?  
   To hire means to recruit, or give someone a job.
3. Why are you the best person for the job?
4. Explain how you would be an asset to this company.  
   An asset is something valuable.
5. Why do you think you will be successful in this job?
6. What are your qualifications for this position?  
   Qualification means the educational and professional background or experience needed in a job.
7. What can you offer our company?
8. What do you know about this industry?
9. What is your personal mission statement?
10. Why do you think you’re suited for this position?  
    Suited means appropriate, a good match.
11. Describe your work ethic.  
    Your work ethic is your attitude towards work and behavior at work.
12. Describe your management style.
13. What are your short-term goals?  
    Short-term means in the near future.
14. What are your long-term goals?  
    Long-term means in the distant or far future.
15. Why did you choose this field?  
    Field means an area of work, such as computers, engineering or medicine.
16. Please describe your work experience.
17. Why do you want to work for our company?
18. What do you know about our company?
19. What is most important to you in a job?
20. Describe your previous jobs.  
    The word previous means what came or happened before.
21. Why did you leave your previous job?
22. What were your responsibilities in your previous position?  
    The word responsibility refers to what you are supposed to do, what you are in charge of.
23. What did you like the most about your last job?
24. What did you like the least about your last job?
25. What did you learn in your previous job?
26. Do you work well under pressure?  
    The word pressure means stress.
27. Are you punctual?  
    To be punctual means that to arrive on time, to not be late.
28. How long do you plan to stay in this job?
29. Can you multi-task?  
    To multi-task means to do many things at one time.
30. Describe your ideal job.  
    Ideal basically means perfect here.
31. How would your co-workers describe you?
32. How do you feel about learning new things?
33. Have you ever had trouble with a boss? How did you handle it?
34. What major problems or challenges have you faced?
35. Why did you resign?
36. Why were you fired?
37. Are you a risk-taker?  
    A risk-taker is someone who is willing to take chances.
38. What have you been doing since your last job?
39. What’s the best movie you’ve seen in the past year?
40. What’s the most interesting book you’ve read in the past year?
41. How soon can you start work?
42. Do you have any questions?

### Job Specifics

1. Are you looking for full- or part-time work?
2. Are you looking for a day or night job?
3. Are you seeking a permanent or temporary position?
4. Can you work weekends?
5. Are you willing to work overtime?  
   Overtime means hours outside of regular work hours.
6. Can you work nights?
7. Are you willing to travel?
8. Are you willing to relocate?  
   To relocate means to move to another location.
9. Do you have a driver’s licence?
10. Do you like working with the public?
11. Do you like working with numbers?
12. How are your writing skills?
13. How’s your spelling?
14. What computer programs are you familiar with?
15. Do you know any foreign languages?
16. Have you worked in a multicultural environment before?  
    Multicultural means many cultures.
17. How do you relate to people from diverse cultures?  
    Diverse means different.

### Salary

1. What are your salary expectations?  
   Salary expectation is how much money you think you will get.
2. What salary do you want to earn?  
   To earn means to make, to receive.
3. What kind of compensation are you looking for?  
   Compensation refers to salary plus benefits.

### Leadership

1. Do you consider yourself a leader?
2. What leadership or managerial positions have you held?

### Independence

1. Do you like working alone?
2. How well do you work independently?
3. How do you feel about working by yourself?

### Teamwork

1. Are you a team player?
2. Do you work well with others?
3. What strengths would you bring to a team?
4. Do you prefer working on a team or by yourself?

### References

1. May we contact your previous employers?
2. Can we contact your references?  
   References are people who are willing to talk about you, your abilities or your character.

### Questions You Can Ask the Interviewer

1. If you were to offer me the job, how soon would you want me to start?
2. When could I expect to hear from you?
3. Are there any further steps in the interview process?
4. What are the major responsibilities of this position?
5. Are there possibilities for advancement?  
   Advancement means to move up in your job, to be offered a promotion or higher position.

## Basic interview questions:

* [Tell me about yourself](https://www.monster.com/career-advice/article/intreview-tell-me-about-yourself).
* What are your [strengths](https://www.monster.com/career-advice/article/focus-on-your-strengths)?
* What are your [weaknesses](https://www.monster.com/career-advice/article/recruiter-roundtable-the-weakness-question-hot-jobs)?
* [Why do you want this job?](https://www.monster.com/career-advice/article/how-to-answer-question-why-do-I-want-this-job)
* [Where would you like to be in your career five years from now?](https://www.monster.com/career-advice/article/how-to-answer-job-interview-question-where-do-want-to-be-in-5-years)
* [What's your ideal company?](https://www.monster.com/career-advice/article/how-to-answer-job-interview-question-your-ideal-company)
* [What attracted you to this company?](https://www.monster.com/career-advice/article/how-to-answer-question-why-do-I-want-to-work-here)
* [Why should we hire you?](https://www.monster.com/career-advice/article/why-should-we-hire-you)
* [What did you like least about your last job?](https://www.monster.com/career-advice/article/like-least-about-your-last-job)
* When were you most satisfied in your job?
* What can you do for us that other candidates can't?
* What were the responsibilities of your last position?
* [Why are you leaving your present job?](https://www.monster.com/career-advice/article/why-did-you-leave)
* What do you know about this industry?
* What do you know about our company?
* Are you willing to relocate?
* [Do you have any questions for me?](https://www.monster.com/career-advice/article/interview-do-you-have-any-questions)

## Behavioral interview questions:

* [What was the last project you led, and what was its outcome?](https://www.monster.com/career-advice/article/how-to-answer-job-interview-question-what-was-last-project-led-outcome)
* Give me an example of a time that you felt you went above and beyond the call of duty at work.
* Can you describe a time when your work was criticized?
* Have you ever been on a team where someone was not pulling their own weight? How did you handle it?
* Tell me about a time when you had to give someone difficult feedback. How did you handle it?
* What is your greatest failure, and what did you learn from it?
* [How do you handle working with people who annoy you?](https://www.monster.com/career-advice/article/how-to-answer-job-interview-question-working-with-annoying-people)
* If I were your supervisor and asked you to do something that you disagreed with, what would you do?
* What was the most difficult period in your life, and how did you deal with it?
* Give me an example of a time you did something wrong. [How did you handle it?](https://www.monster.com/career-advice/article/how-to-answer-job-interview-question-when-did-do-something-wrong-0922)
* Tell me about a time where you had to deal with conflict on the job.
* If you were at a business lunch and you ordered a rare steak and they brought it to you well done, what would you do?
* If you found out your company was doing something against the law, like fraud, what would you do?
* What assignment was too difficult for you, and how did you resolve the issue?
* What's the most difficult decision you've made in the last two years and how did you come to that decision?
* Describe how you would handle a situation if you were required to finish multiple tasks by the end of the day, and there was no conceivable way that you could finish them.

## Salary questions:

* What salary are you seeking?
* [What's your salary history?](https://www.monster.com/career-advice/article/what-is-your-salary-history)
* If I were to give you this salary you requested but let you write your job description for the next year, what would it say?

## Career development questions:

* What are you looking for in terms of career development?
* How do you want to improve yourself in the next year?
* What kind of goals would you have in mind if you got this job?
* If I were to ask your last supervisor to provide you additional training or exposure, what would she suggest?

## Getting started questions:

* How would you go about establishing your credibility quickly with the team?
* How long will it take for you to make a significant contribution?
* What do you see yourself doing within the first 30 days of this job?
* If selected for this position, can you describe your strategy for the first 90 days?

## More questions about you:

* [How would you describe your work style?](https://www.monster.com/career-advice/article/describe-your-work-style-question)
* [What would be your ideal working environment?](https://www.monster.com/career-advice/article/ideal-work-environment-question)
* What do you look for in terms of culture—structured or entrepreneurial?
* Give examples of ideas you've had or implemented.
* What techniques and tools do you use to keep yourself organized?
* If you had to choose one, would you consider yourself a big-picture person or a detail-oriented person?
* Tell me about your proudest achievement.
* Who was your favorite manager and why?
* [What do you think of your previous boss?](https://www.monster.com/career-advice/article/former-boss-job-interview)
* Was there a person in your career who really made a difference?
* What kind of personality do you work best with and why?
* What are you most proud of?
* What do you like to do?
* What are your lifelong dreams?
* What do you ultimately want to become?
* What is your personal mission statement?
* What are three positive things your last boss would say about you?
* What negative thing would your last boss say about you?
* What three character traits would your friends use to describe you?
* What are three positive character traits you don't have?
* If you were interviewing someone for this position, what traits would you look for?
* List five words that describe your character.
* Who has impacted you most in your career and how?
* What is your greatest fear?
* What is your biggest regret and why?
* What's the most important thing you learned in school?
* Why did you choose your major?
* What will you miss about your present/last job?
* What is your greatest achievement outside of work?
* What are the qualities of a good leader? A bad leader?
* Do you think a leader should be feared or liked?
* How do you feel about taking no for an answer?
* How would you feel about working for someone who knows less than you?
* How do you think I rate as an interviewer?
* [Tell me one thing about yourself you wouldn't want me to know.](https://www.monster.com/career-advice/article/dont-want-interviewer-know)
* Tell me the difference between good and exceptional.
* What kind of car do you drive?
* There's no right or wrong answer, but if you could be anywhere in the world right now, where would you be?
* What's the last book you read?
* What magazines do you subscribe to?
* What's the best movie you've seen in the last year?
* What would you do if you won the lottery?
* Who are your heroes?
* What do you like to do for fun?
* What do you do in your spare time?
* What is your favorite memory from childhood?

## Brainteasers:

* How many times do a clock's hands overlap in a day?
* How would you weigh a plane without scales?
* Tell me 10 ways to use a pencil other than writing.
* [Sell me this pencil.](https://www.monster.com/career-advice/article/how-answer-job-interview-question-sell-me-this-pencil)
* If you were an animal, which one would you want to be?
* Why is there fuzz on a tennis ball?
* If you could choose one superhero power, what would it be and why?
* If you could get rid of any one of the US states, which one would you get rid of and why?
* With your eyes closed, tell me step-by-step how to tie my shoes.