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## Assistant National Bank Examiner (ANBE) Applicant Preparation Guide

This guide is designed to provide you with a summary of the selection process for the ANBE job at the Office of the Comptroller of the Currency (OCC). Reviewing this guide should help you understand the types of tests used to identify candidates who have the skills needed to succeed in the bank examiner role. The guide also has sample questions and study resources you can use to prepare for the tests.

## WHAT CAN I EXPECT IN THE ANBE SELECTION PROCESS?

- 1 Applicants for an ANBE job must take a series of **up to three job-related tests**, in addition to meeting the minimum qualifications listed in the announcement.
- 2 Applicants with the highest scores on these tests are invited to a screening interview.
- 3 Applicants with the highest overall assessment scores are invited to participate in a second interview.
- 4 Job offers are extended to applicants with the highest scores on the second interview based on the location of vacancies

## HOW WILL I KNOW IF I AM CONTINUING IN THE TESTING PROCESS?

If your performance on each test is satisfactory, you will move forward to the next test in the selection process. If your performance is not satisfactory, your test session will end, and you will be notified that you are no longer under consideration for the ANBE position.

## WHAT DO THE TESTS MEASURE?

ANBEs analyze financial data, records, and policies to evaluate the financial condition and compliance status of banks as part of an examination team. The tests measure the underlying knowledge, skills, and abilities needed to evaluate financial information, identify trends/patterns in bank records/accounting data, and draw sound conclusions that are documented in writing.

To identify candidates who can succeed in the ANBE position, the OCC administers tests that measure reasoning skills, writing skills, and financial concepts. Test descriptions are below.

- **Deductive Reasoning Test** - Assesses your problem-solving and reasoning skills using questions that ask you to evaluate arguments, analyze scenarios, and draw logical conclusions.
- **Writing Skills Test** - Questions require you to evaluate and identify errors in English language usage (e.g., grammar, syntax, punctuation, spelling, vocabulary, organization of ideas) and correct them.
- **Job-Related Knowledge Test** - Questions require you to apply knowledge of foundational finance, banking, and accounting principles.
- **Structured Interview Process** - Questions require you to describe your experience applying “soft skills” such as teamwork, interpersonal skills, and oral communication skills.





## WHAT SHOULD I DO TO PREPARE FOR THE TESTS?

Carve out time to study for the tests and complete practice items. Research suggests that candidates who prepare feel more confident and are able to focus on the tests. A few example questions and resources are listed below and on the OCC Careers page: <https://occ.gov/anbecareer>

The following examples are presented **ONLY for informational purposes and do not actually appear in the ANBE tests.** They are intended to familiarize you with the types of questions you may encounter in the job-related tests for this position.



### Example Item - Deductive Reasoning Test

Source: SHL Group Ltd.

- 1 Personal loans are installment loans that give borrowers a fixed amount of money, often anywhere from \$1,000 to \$50,000, in one lump sum. Personal loans are usually unsecured, meaning no collateral is needed to secure funds.

Which statement must be true?

- A Personal loans are never secured.
- B All installment loans are personal loans.
- C Some unsecured loans are personal loans. (CORRECT)**
- D All secured loans are installment loans.
- E Some personal loans are not installment loans.

- 2 Review the facts below:

Jane drives a red car.  
 Susan drives a blue car.  
 There are no red cars in Ohio.  
 Blue cars get 33 miles per gallon of gasoline.

Based on the information above, which of the following **MUST** be true?

- A Jane lives in Ohio.
- B Susan lives in Ohio.
- C Red cars get 36 miles per gallon of gasoline.
- D Susan's car gets 33 miles per gallon of gasoline. (CORRECT)**
- E Jane and Susan live in the same state.

## Example Items – Writing Skills Test

Source: Personnel Decisions Research Institutes LLC (PDRI, an SHL Company)

1

Choose the answer that would correct the error(s) in the sentence. If no correction is necessary, choose “no correction is necessary.”

Other popular sights including Maine’s Acadia National Park, encourage visitors’ to buy entrance passes in advance.

- ☐ A Change sights to sites and change visitors’ to visitors.
- ☐ B Change sights including to sites, including.
- ☒ C Change sights including to sites, including and change visitors’ to visitors. (CORRECT)
- ☐ D No correction is necessary.

2

Select the answer that orders the paragraphs clearly and coherently. If no correction is necessary, choose “no change to the paragraph order is necessary.”

1. The memo also outlines information agencies must include in their proposed waivers for review.
2. Among other actions, the executive order established a Made in America Office within the Office of Management and Budget to review any waivers issued for the purchase of goods from outside the United States.
3. As a follow-up to the executive order, a recently released White House memo instructs agencies to designate a senior official to coordinate with the Made in America Office director in carrying out the executive order.
4. An agency spokesperson stated, “The Made in America Office will provide greater oversight of waivers from Made in America Laws. The result will be increased consistency and public transparency of such waivers.”

- ☐ A 4-2-1-3.
- ☒ B 2-4-3-1. (CORRECT)
- ☐ C 4-2-1-3.
- ☐ D No change to the paragraph order is necessary.

3

Although I am not an expert on research methods, I recommend working with a librarian. Librarians can assist you in your research efforts, as they now how to access electronic databases and journal articles.

- ☐ A Change recommend working to am recommending work.
- ☐ B Change a librarian to a Librarian.
- ☒ C Change they now to they know. (CORRECT)
- ☐ D No correction is necessary.

## Example Items – Job-Related Knowledge Test

- 1 To a bank, the allowance for loan and lease losses account is similar to:
- A Bad debt expense.
  - B Bad debt accretion.
  - C Provision expense.
  - D Allowance for bad debts. (CORRECT)**
- 2 Which one of the following is generally NOT considered a current liability?
- A Interest payable.
  - B Current maturities of long-term debt.
  - C Mortgages payable. (CORRECT)**
  - D Accounts payable.
- 3 Which one of the following is generally considered an intangible asset?
- A Plant, property, and equipment.
  - B Purchased goodwill. (CORRECT)**
  - C Petroleum deposits.
  - D Mineral rights.
- 4 Zeta Inc. paid three months' rent in advance on its new store. At the beginning of the next month, one month's rent must be recorded as:
- A A prepaid asset.
  - B A liability.
  - C An expense. (CORRECT)**
  - D Revenue.
- 5 To a bank, the allowance for loan and lease losses account is similar to:
- A Bad debt expense.
  - B Bad debt accretion.
  - C Provision expense.
  - D Allowance for bad debts. (CORRECT)**

6

Depreciation is an accounting procedure that:

- A Allocates the cost of an asset over its useful life. (CORRECT)**
- B Distributes the market value of an asset over its useful life.
- C Records the increase in value of real estate holdings.
- D Divides equipment cost over an accounting period.

7

General and administrative expenses on the income statement generally do NOT include which of the following?

- A Store display costs. (CORRECT)**
- B Telephone and communication costs.
- C Heat, light, and power costs.
- D Postage and office supplies.

8

Gross profit is calculated as:

- A Revenues minus extraordinary items.
- B Gross profits divided by net sales times 100.
- C Revenues minus cost of goods sold. (CORRECT)**
- D None of the above.

9

Which of the following pieces of information do you need to know to calculate the return on assets for the year?

- A The total current assets and the net income at the end of the year.
- B The total assets and the net income at the end of the year. (CORRECT)**
- C The total assets and the net operating income at the end of the year.
- D The current assets and the net income at the end of the year.

10

Possible future claims against a business are:

- A Contingent liabilities. (CORRECT)**
- B Loans.
- C Investments.
- D Interest income.

11

A major reason for business borrowing is:

- A Increase in accounts receivable caused by a decrease in inventory days on hand.
- B Growth in inventory caused by a decrease in inventory days on hand.
- C Decreases in accounts receivable caused by an increase in inventory days on hand.
- D Growth in inventory caused by an increase in inventory days on hand. (CORRECT)**

## TEST PREPARATION RESOURCES

The resources listed below can expose you to questions that are similar to the types of questions on the ANBE tests and may help you become familiar with what to expect on the tests. The OCC does not endorse these resources or guarantee that using them will improve your score.

### Deductive Reasoning Resources

[SHL-Style Deductive Test >>](#)

[Khan Academy >>](#)

[Careers at the OCC >>](#)

### Writing Skills Resources

[Test-Guide >>](#)

[Writing Skills Test >>](#)

[WST Practice Exam >>](#)

[Manhattan Review Sentence Correction >>](#)

[Manhattan Review Practice Questions >>](#)

[Praxis Sample Items >>](#)

### Job-Related Knowledge Resources

[Careers at the OCC >>](#)

### Structured Interview Resources

[Santa Monica College >>](#)

[The Balance careers: What Is a Behavioral Interview?](#)

[>>](#)

[Interviewing for Federal Jobs >>](#)

[Go Government Tutorials: The Interview Process >>](#)



You can find additional resources and practice items on the internet, YouTube, or in your library by searching for each type of test and adding the words “free practice test”; for example, try “free deductive reasoning practice tests.”

## WHAT ARE SOME TIPS FOR TAKING THE TESTS?

**Read and follow all of the instructions carefully.** Instructions and a sample question are provided in the test to help you understand how to respond to the questions in each test. Read these instructions carefully before starting each test to be sure you understand what to do.

**Monitor your time.** Each of the three tests is timed. The testing platform will display the time elapsed with a countdown timer.

**Answer every question.** Do not leave any questions blank to maximize your score.

**Good luck in the ANBE testing process!**

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<https://occ.gov/anbecareer>