

Commercial Loan Charge-Off Rate

Benchmarks, Definition & Measurement Details

**SAMPLE
CONTENT & DATA**



Commercial Loan Charge-Off Rate

Definition & Measurement Details



What is Commercial Loan Charge-Off Rate?

The dollar amount (remaining balance) of commercial loans that must be charged-off (i.e., delinquent loans unlikely to be collected) by the organization divided by the average dollar amount of commercial loans in the organization's servicing portfolio (i.e., total loans outstanding) over the same period of time, as a percentage.

Why should this KPI be measured?

Commercial Loan Charge-Off Rate is a vital risk-related measure of the organization's loan underwriting methods, as well as an indicator of potential losses due to loan charge-offs. Loan charge-offs are typically

How is this KPI calculated?

Two numbers are used to calculate this KPI: (1) the total remaining balance of commercial loans that must be charged-off by the institution, and (2) the average dollar amount of commercial loans outstanding

ABRIDGED CONTENT
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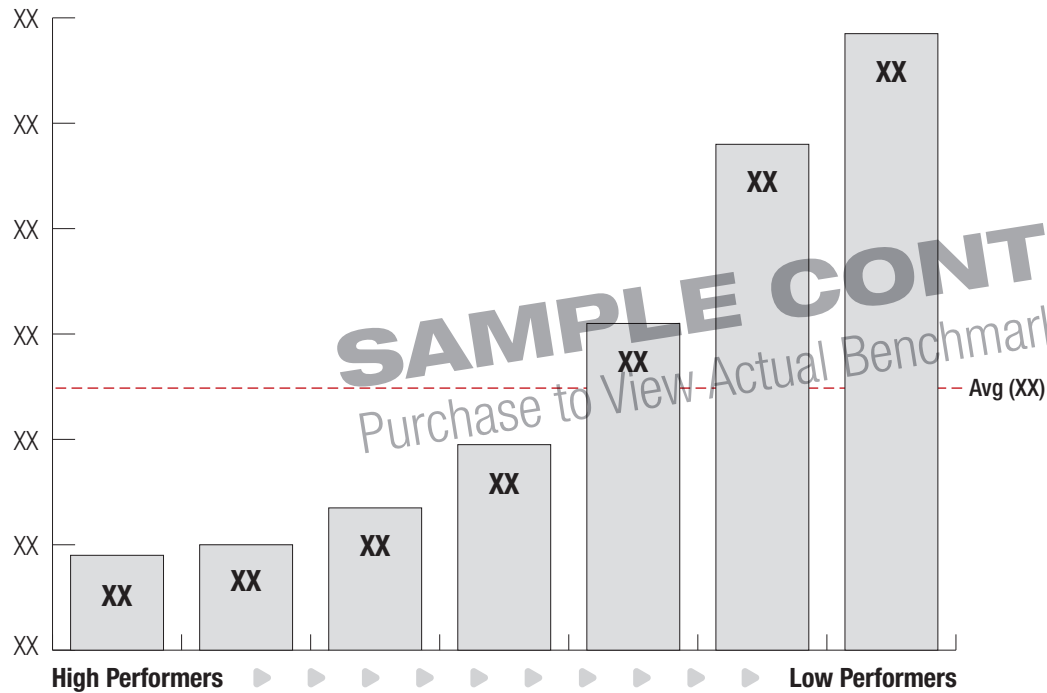
Commercial Loan Charge-Off Rate

Benchmarks & Characteristics of High Performers



Commercial Loan Charge-Off Rate

$((\text{Sum of Remaining Loan Balance of Charged-Off Commercial Loans}) / (\text{Average Total Commercial Loans Outstanding})) * 100$



Characteristics of High Performers

- KPIs are well-defined, tracked and tied to performance reviews
- Robust self-service options for customer

Sample Size: XX

KPI Type: XX

Unit: XX

Is High or Low Best?: XX

How to read this chart: This chart summarizes the performance gaps between high (Top 5%), mid (Median) and low (Bottom 5%) performers for this Key Performance Indicator (KPI). For example, the column labeled "Top 5%" represents a company that outperformed 95% of the peer group observed for this metric.

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