# **Commercial Loan Application to Underwriting Decision Cycle Time**

Benchmarks, Definition & Measurement Details





# **Loan Application to Underwriting Decision Cycle Time**

Definition & Measurement Details



## What is Commercial Loan Application to Underwriting Decision Cycle Time?

The number of calendar days required to reach initial underwriting decisions on commercial loans, measured from the time the initial application is received from the potential borrower until when the adjudication decision has been made by the underwriting, or risk management, function.



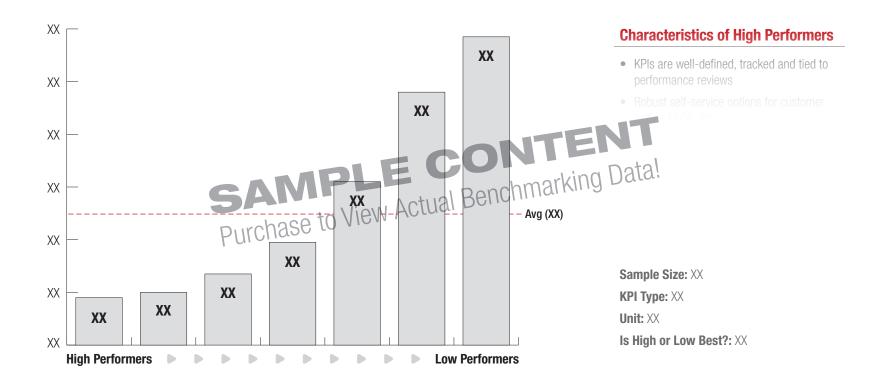
# **Loan Application to Underwriting Decision Cycle Time**

Benchmarks & Characteristics of High Performers



## **Commercial Loan Application to Underwriting Decision Cycle Time**

(Sum of Calendar Days Required to Reach Initial Underwriting Decisions) / Total Number of Commercial Loan Applications Received



**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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