

Commercial Lending

Benchmarks, KPI Definitions & Measurement Details

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The OpsDog Commercial Lending Benchmarking Report



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The OpsDog Commercial Lending Benchmarking Report



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Report Details & Methodology

The OpsDog Commercial Lending Benchmarking Report



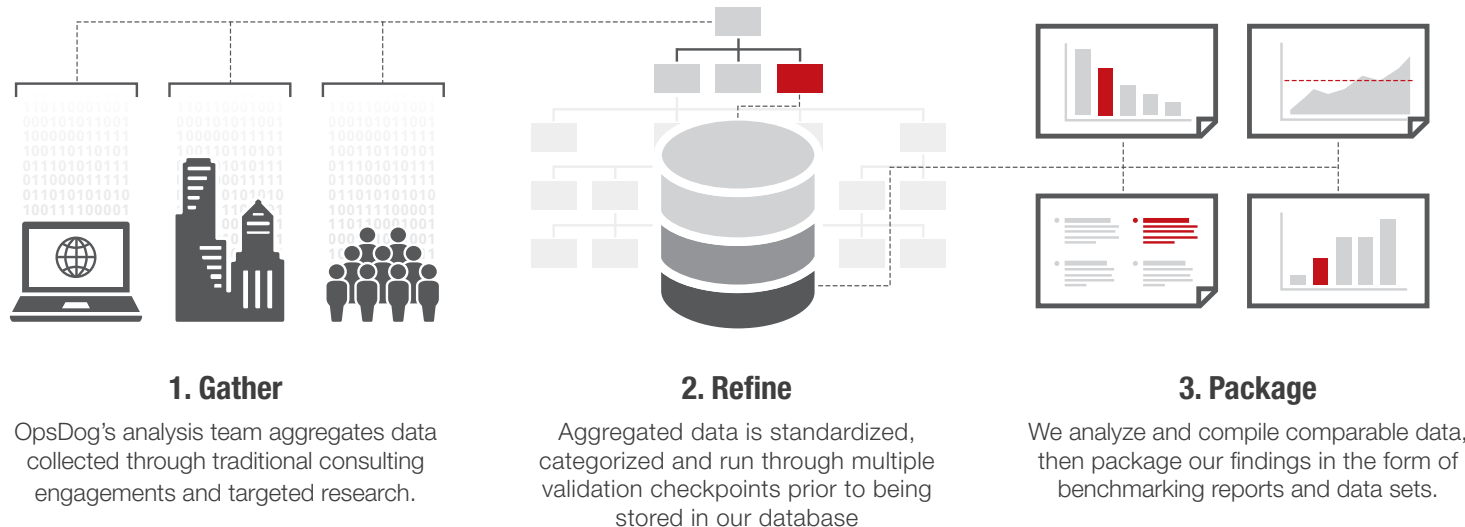
More than **1,250 KPI values** (i.e., data points) were analyzed to produce benchmarks for the **17 KPIs** included in this report.¹

Data Range: 2012-2017

Region(s) Included: United States, Canada

The benchmarks included in this report were found to be comparable across companies of varying sizes (i.e., number of employees, total revenue).

Methodology: Data Collection & Validation



Looking for customized research and analysis? Contact our research team. P: 844.650.2888 E: info@opsdog.com

Note:

¹ The sample size of the observed data varies for each KPI.

Commercial Loan Sales & Origination

Commercial Lending

Commercial Loan Sales & Origination

Commercial Loan Servicing

The Commercial Loan Sales & Origination function works to generate sales leads, educate potential borrowers on loan options, and move borrowers through the loan origination process. Commercial Loan Officers, or Sales Representatives, are tasked with performing all of the front office, customer facing tasks related to commercial loan origination, including collecting customer information (pay stubs, tax returns, credit reports, etc.), communicating with borrowers throughout the origination process and reaching out to potential new borrowers to grow their book of business. This function also includes underwriters and application processors, who work with the loan officers to ensure that applications are underwritten according to company protocols and receive a decision (i.e., approval or denial) in a timely manner.

Commercial Loan Origination Cycle Time

Definition & Measurement Details



What is Commercial Loan Origination Cycle Time?

The number of calendar days required to close and fund commercial loans, measured from the time that the commercial loan application is received from the potential borrower, until when the loan has been closed and funded.

Why should this KPI be measured?

Commercial Loan Origination Cycle Time measures the number of calendar days required to close and fund commercial loans, from the time that the commercial loan application is received from potential

How is this KPI calculated?

Two numbers are used to calculate this KPI: (1) the number of calendar days required to close and fund commercial loans (measured from the time that the commercial loan application is received from the potential

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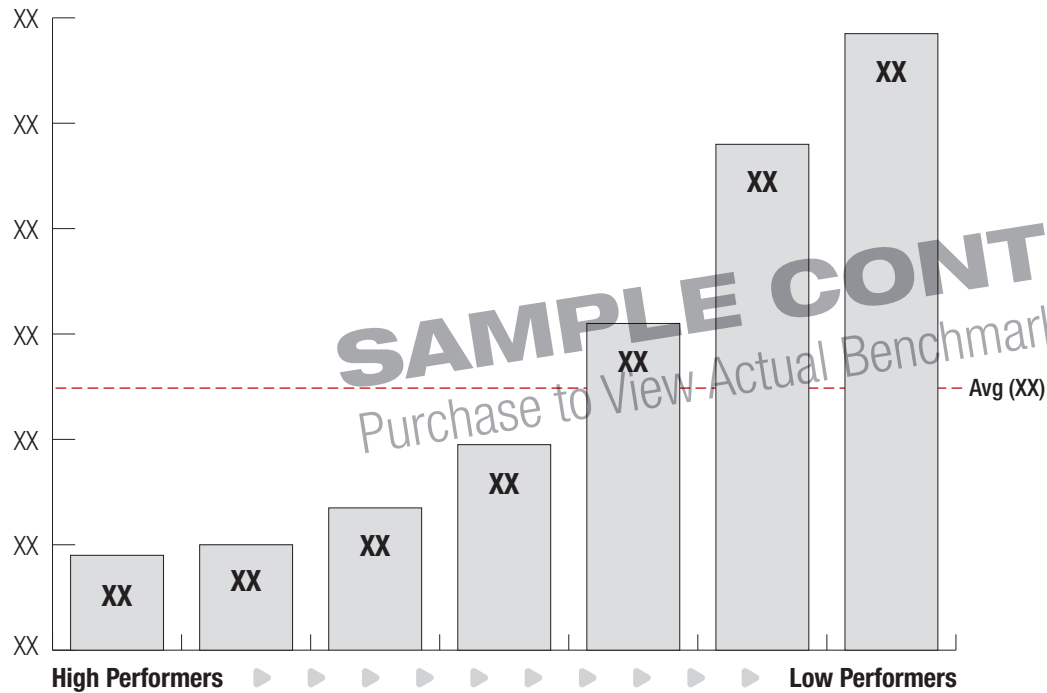
Commercial Loan Origination Cycle Time

Benchmarks & Characteristics of High Performers



Commercial Loan Origination Cycle Time

(Sum of Calendar Days Required to Close and Fund Commercial Loans) / Total Number of Commercial Loans Received



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.