

# A Means to Compete

## 2019 Bank Client Survey on Commercial Evaluation Usage

### FILL'ER UP



Nearly **Two-Thirds** of bankers increased commercial evaluation usage after the new rule took effect last year

### SPLIT DECISION



Roughly **Half** of the bankers used evaluations above, and the other half below the \$500,000 threshold on loan renewals



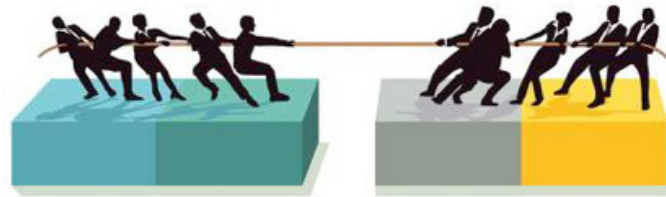
### TAKE IT TO THE BANK

Banks realized a cornucopia of benefits led by savings on borrower fees (**75%**), internal appraisal cost savings (**47%**) and faster turn times (**44%**)



### MORE ON THE BOOKS

A bit more than **50%** of bankers will lean further on evaluations in 2019



### TIGHTER GRASP

Roughly **60%** of bankers that rely heavily on evaluations believe their bank is more competitive because of it



### THUMBS UP

**86%** of clients were satisfied -- or more so -- with Boxwood's evaluation services