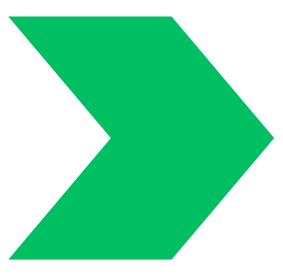


Are You Creating Risk?

A Question Framework For Commercial Lenders



Conservative decisions feel safe but can create hidden risk. This framework helps teams evaluate tradeoffs thoughtfully rather than reflexively leaning toward caution.

Is "Safe" Becoming a Shortcut?

- Is policy guiding the decision or blocking it?
- Are we leaning on policy instead of nuance?
- Are exceptions documented and applied consistently?
- Does this meet our team's highest standard?

Is Caution Creating Operational Risk?

- Is the timeline slipping past borrower expectations?
- Are delays increasing fallout or workarounds?
- Are teams compensating for slow processes?
- Is review helping—or just delaying?

What Signal Are We Sending?

- Are we choosing policy comfort over relationships?
- Are we explaining caution — or just saying no?
- Could this push a strong borrower elsewhere?
- Have we weighed long-term borrower impact?

Managing Risk — or Avoiding It?

- Does this align with our stated risk appetite?
- Are recent losses or headlines driving this decision?
- Would a portfolio view support more balance?
- Are we trading growth for short-term safety?

Can We Defend This Decision?

- Can we clearly explain this to regulators or executives?
- Is the rationale documented and consistent?
- Would we make this same call in six months?
- Are lending and credit aligned on why this is "safe"?

Are We Enabling Better Decisions?

- Do our systems allow nuance?
- Are workarounds increasing due to tool limitations?
- Is risk managed by process — or by effort?
- Are people compensating for system gaps?



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