

Corporate Lending at an Inflection Point

A blueprint for connected growth

Corporate lending is becoming a more strategic engine for growth, client differentiation, and risk-aware balance sheet performance. In a highly competitive market, where margins can be wafer thin, financial institutions have an opportunity to use automation, faster turnaround, and more efficient credit management to rethink lending as a connected, intelligence-led capability.

[Chartis' 2025 Credit Lending Operations Quadrant Update](#) describes a market moving beyond traditional lending workflow modernization toward integrated platforms, loan origination, end-to-end loan management, collateral, limits, advanced technologies, analytics, and informed decisioning across the lending.

MARKET OPPORTUNITY

- Turn corporate lending from a process automation agenda into a connected growth platform.
- Improve client responsiveness and turnaround while strengthening credit, exposure, collateral, covenant, and portfolio visibility.
- Use automation, AI, and analytics to improve credit efficiency, monitoring, and banker productivity - with governance and human oversight.

THE OPPORTUNITY

Lending as a connected growth platform

The next generation of modernization is not just about faster intake or better servicing. It is about a lending operating model that helps financial institutions respond faster to clients, automate more of the credit lifecycle, manage exposure more dynamically, and embed risk discipline into everyday workflows.

THE CHALLENGE

Modernization must extend beyond the front door

Margin pressure and competitive intensity expose inefficiency across the lending lifecycle. Faster origination is less powerful if facility setup, collateral valuation, covenant tracking, drawdown processing, servicing, amendments, and exposure monitoring still rely on disconnected systems and manual handoffs.

A blueprint for success

1. CONNECT THE LIFECYCLE	2. BUILD ON TRUSTED DATA	3. EMBED RISK & CONTROL	4. MODERNIZE INCREMENTALLY	5. USE AI RESPONSIBLY
Origination, credit, limits, collateral, servicing, covenants, and portfolio monitoring as one connected capability.	A consistent view of borrower, group hierarchy, exposure, utilization, collateral, covenants, documents, and risk signals.	Policy checks, approvals, collateral controls, covenant obligations, exceptions, audit trails, and human oversight in the flow of work.	Phased change, API-led integration, cloud choice, and coexistence with current systems - prioritizing high-friction domains first.	AI and automation for document intelligence, credit analysis, early warning, workflow routing, portfolio insight, and banker productivity.

Chartis Recognition and the Path Forward

For the second consecutive year, Oracle was featured in Chartis' Credit Lending Operations Quadrant Update, reflecting its continued presence across the core domains of corporate lending modernization.



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“Oracle’s Category Leader position reflects the breadth of its capabilities across the corporate lending lifecycle.” – Anish Shah, Research Director, Chartis

Why Oracle

A partner for connected corporate lending transformation

Oracle helps financial institutions move from fragmented lending modernization to a connected operating model that spans credit origination, facility processing, enterprise limits, collateral management, covenant tracking, loan servicing, syndicated lending, borrower visibility, workflow automation, and ecosystem integration.

- Phased modernization and componentized architecture
- API-led integration across banking ecosystems
- Deployment choice aligned to institutional policy and jurisdictional needs
- Governed automation and AI-assisted workflows with human oversight

For financial institutions ready to turn corporate lending into a connected engine for growth, resilience, margin discipline, and client differentiation, Oracle provides the breadth, industry depth, and modernization foundation to help lead the journey.

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