

ORACLE

# Transform Corporate Lending

For the digital future with Oracle Banking Corporate Lending



Modernize bilateral loans, syndicated lending, and secondary loan trading on one connected digital lending platform

# Why Corporate Lending Needs a Digital Core

Corporate lending continues to grow in complexity as clients seek faster access to credit, flexible loan structures, transparent servicing, and digital engagement. Banks that rely on fragmented systems and manual handoffs face longer turnaround times, higher servicing costs, and limited agility when clients need amendments or restructuring.

## Transformation pressures

- Slow and fragmented workflows delay approvals, disbursements, and customer communication.
- Complex multi-party lending deals require shared visibility across agent banks, participant banks, tranches, drawdowns, and obligations.
- Rigid legacy platforms make it harder to tailor loan terms, restructure facilities, and support changing customer needs.
- Disconnected systems increase duplicate effort, operational risk, reconciliation effort, and compliance exposure.

Corporate lending transformation is no longer only about processing loans faster; it is about giving banks the operating model to structure, service, and optimize lending relationships at scale.

## Technology direction

Oracle Banking Corporate Lending supports a digital-first lending operating model with end-to-end lifecycle capabilities, high straight-through processing, flexible configuration, and integration with the broader Oracle banking and enterprise ecosystem. Banks can use the platform as a foundation for more automated, transparent, and AI-ready lending operations.

# Oracle Banking Corporate Lending

Oracle Banking Corporate Lending empowers banks with a modern, end-to-end corporate lending platform covering customer onboarding, origination, servicing, restructuring, closure, syndication, and secondary loan trading. The solution helps banks move from siloed servicing models to integrated lending operations that support diverse corporate loan types and adapt to changing market expectations.

## SOLUTION VISUAL

### Modern Corporate Lending Capability Pillars



#### Bilateral Loans

Configure loan terms around each customer's financing need.



#### Syndicated Lending

Lead, participate, administer, and manage complex multi-bank deals.



#### Secondary Loan Trading

Trade loan positions, optimize portfolio liquidity, manage credit risk and rebalance risk

### One platform for corporate lending growth

Originate, service, syndicate, trade, and optimize loan portfolios with digital workflows.

The Corporate Lending market is projected to reach a staggering \$47.2 Tr. by 2031 at a CAGR of 10.7% from 2022 to 2031

- Corporate Lending Market (2021 - 2031), Allied Market Research

## Key outcomes

- Accelerate origination and servicing with digital workflows and straight-through processing.
- Mitigate large loan risks through lead-agent, arranger, participant, silent participation, and sub-participation capabilities.
- Optimize portfolio liquidity, manage credit exposure, and rebalance risk with secondary loan trading.
- Improve transparency across internal teams, and the broader lending ecosystem.

# Comprehensive Lifecycle Support for Bilateral Loans

Oracle Banking Corporate Lending provides lifecycle support for a wide variety of loan types, helping banks configure products around customer-specific financing needs. Banks can also support customer renegotiation through flexible amendments and restructuring during the loan lifecycle.



Among corporate borrowers, 84% consider the speed of the credit process important or very important when choosing a lending institution. FIs risk losing clients to other lending institutions that offer better borrower experiences.

- [From Paperwork to Precision: Reinventing Corporate Lending, Datos Insights](#)

## Superior origination

Digitize and simplify loan origination so banks can reduce manual steps, shorten origination time frames, and originate facilities for customers ranging from SMEs to large multinational groups.

## Comprehensive servicing

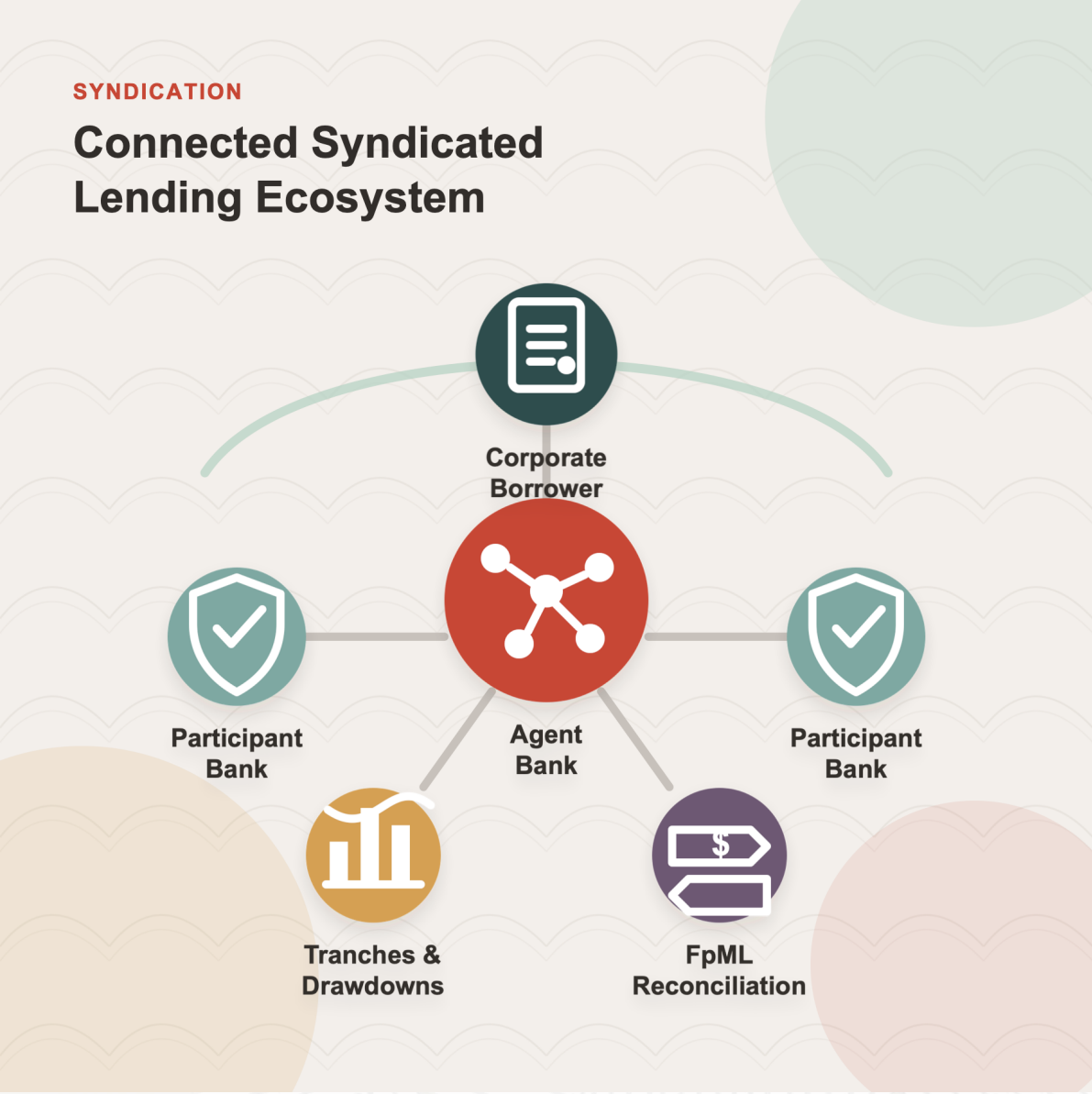
Support interest options, payment and settlement preferences, disbursement choices, schedules, loan plans, rule-based accounting, progressive disbursements, and 24/7 operations.

## Amendments and restructuring

Enable customer renegotiation across terms, schedules, payment plans, principal, and interest rates throughout the customer lifecycle.

# Streamlined Syndicated Lending

Oracle Banking Corporate Lending enables banks to mitigate large loan risks by collaborating with partner banks on syndicated lending deals. Banks can act as lead agents, arrangers, administrators, or participants while maintaining visibility across each party's obligations.



Some syndicated deals having from 100 to 300 lenders, operational processing becomes even more complex.

- Modernizing corporate-loan operations, McKinsey

## End-to-end syndication support

Manage syndicated lending deals with support for participant banks, silent participation, sub-participation, tranches, drawdowns, and participant-specific ratios.

## Participant bank services

Configure loans, tranches, and drawdowns for participants; define income sharing, interest, and fees; process disbursements; and automate asset transfers after sell-downs.

## Connected banking environment

Bring the customer, agent bank, and participant banks into a connected ecosystem for faster approvals, seamless reconciliation, and built-in support for FpML.

# Secondary Loan Trading and Portfolio Optimization

Oracle Banking Corporate Lending enables syndicated loan participants to trade loan positions, equips banks to optimize portfolio liquidity, manage credit exposure, and rebalance risk. High straight-through processing streamlines secondary loan transactions and enhances operational efficiency across the syndicated lending ecosystem.

**SECONDARY MARKET**

## Portfolio Optimization Through Loan Trading

**Secondary Loan Trading**  
Support origination, par, and distressed with straight-through processing.

- Trade Loan positions
- Optimize Portfolio Liquidity
- Manage Credit Exposure
- Rebalance Risk



## Support for origination, par, and distressed desks

Originate loan securities and classify them by desk based on performance profile, market price, and trading strategy.

## Straight-through processing

Move from syndicated lending to secondary loan trading, automate investor share transfers, and transfer loans between origination, par, and distressed desks.

## Comprehensive trading support

Capture trade details, configure trade-level fees, track positions, calculate realized and unrealized profit and loss, and support trade settlements and amendments.

# Key Differentiators for Digital Lending

The updated positioning brings the product story together around lending lifecycle depth, operational automation, advanced syndication, secondary trading, and integration across the Oracle ecosystem.



## Feature highlights

- Lifecycle coverage for bilateral, syndicated, and secondary loan trading operations.
- Advanced syndication capabilities for lead-agent, arranger, participant, tranches, drawdowns, ratios, and fees.
- High automation and straight-through processing to reduce manual effort and operational friction.
- Prebuilt integration paths with Oracle banking and enterprise applications for unified operations.

## Business benefits

- Flexible financing for large corporates and SMEs with varied financing needs.
- Portfolio optimization through syndication and secondary loan trading.
- Improved productivity through automated workflows and fewer repetitive administrative tasks.
- Enterprise transparency with real-time visibility and better collaboration across teams and counterparties.

# Make the Next Move in Corporate Lending

With Oracle Banking Corporate Lending, banks can serve corporate clients with lending services that are faster to originate, easier to service, richer to structure, and more transparent across teams and counterparties.

Modern corporate lending requires more than digitized forms. It requires an operating platform that can structure complex financing, coordinate multiple participants, service loans efficiently, and optimize portfolios as market conditions change.

## Connect with us

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