

# Lending outlook 2025

## The current lending landscape

Transitioning from traditional relationship management to a world of lending, on demand

### Key digital tools that banks require access to amid COVID-19



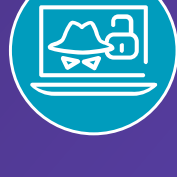
Cloud technology



Digital signature



E-documentation

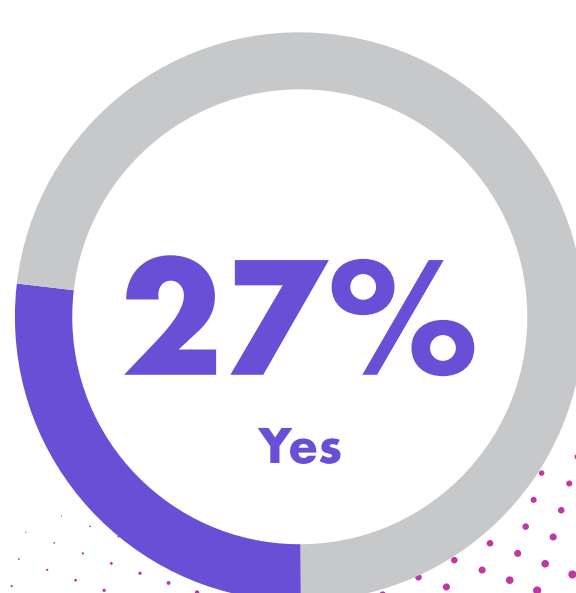
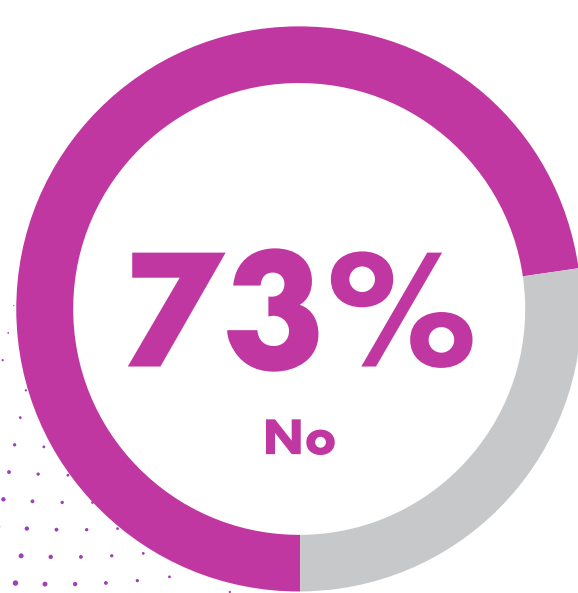


Cybersecurity



Machine learning

### Have your lending solutions been delayed due to the pandemic?



Interestingly, less than a third of corporate banks utilize the following in their lending systems across all regions:



Automated document review

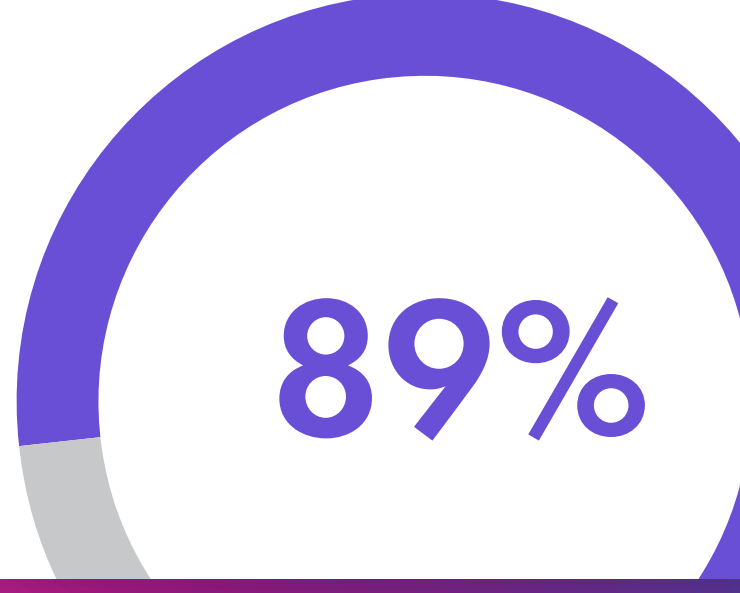


Digital assets



Real time data and insights

89% of banks in Asia-Pacific utilize open API technology. Less than a third of banks in EME, Africa and Americas use open APIs.



Corporate's priorities	Today's priority rating	2025 priority rating
Online banking portals	1	1
Range of products & services	2	4
Account/relationship management	3	5
Value add services	4	2
Real time access & execution	5	3

1 = highest priority, 5 = lowest priority

### Digital transformation priorities

The need to deliver faster, more agile and more tailored lending solutions across industries and sectors is driving lenders to embark on a journey to change how they position themselves to meet new customer needs.

Hover over the icon for more information

Top 3 digital transformation priorities for banks

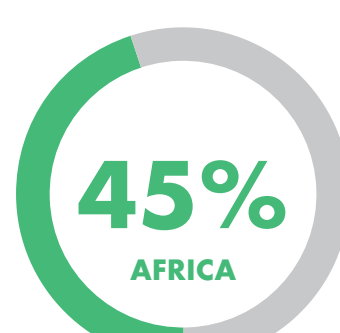
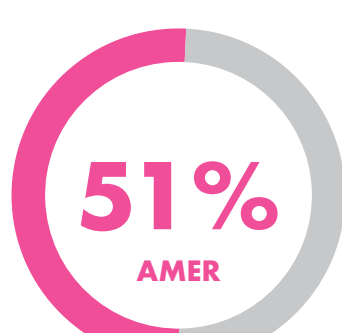
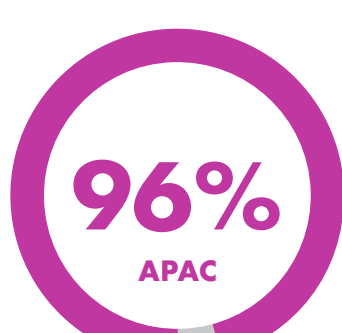
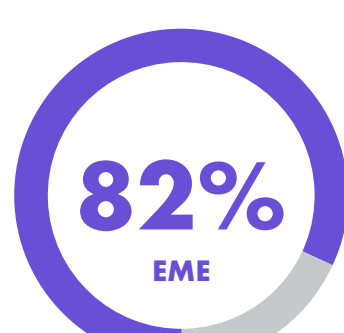
Key drivers behind banks' digital transformation

Major obstacles in banks' digital development

**//** Corporates need an omni-channel experience that delivers truly connected lending – leveraging market-leading solutions through a pre-integration ecosystem."

Rob Downs  
Global Head of Corporate & Syndicated Lending, Finastra

Percentage of lenders that have digital automated process to help delivery of their services:



75%

75% of banks are currently partnering, or expecting to partner with a fintech

Over the next five years, digital transformation annual budgets for the lending line of business within corporate banks are expected to increase by 20%.

To transition successfully, many banks are looking for a trusted and authoritative partner to help them implement digital transformation to deliver a fully end-to-end lending solution – meeting all of their customers' needs.

To explore how Finastra can help you reach your digital transformation objectives, [contact us today](#).

20%

Expected annual budget increase for the lending line of business within corporate banks