2026 FIS Commercial Lending

Global Industry Insights

Unlock the mandates for C-suites and senior leadership

In partnership with

O'Connell Lending Insights

Annual benchmark for commercial lending

Based on a global survey of 200 banks across key regions

May 2026

Table of contents

1. Foreword

Welcome to the 2026 FIS® Commercial Lending Survey Report

The commercial lending environment in 2026 is, on the surface, paradoxical. Loan demand hasn't collapsed, regulated balance sheets are deployable, and frontline relationship managers are consistently telling us they intend to grow their books. And yet, every executive we speak to describes the same set of constraints: private credit eroding pricing, an increasingly mobile and scarce lender population, risk and back-office drag on the frontline, and origination platforms that are pervasive but only partly performant.

This research is written for heads of commercial lending, credit, operations and technology tasked with growing regulated balance sheets in a private credit-dominated market.

The report, produced by FIS in partnership with O'Connell Lending Insights, seeks to put numbers behind those constraints – and, more importantly, to identify the mandates that follow for C-suites and senior leadership. It does so by combining a global survey of 200 banks across key regions with the operating perspective FIS brings as the technology partner to many of the world's commercial lenders.

The picture that emerges is more optimistic than the headline pressures might suggest. Productivity, not market opportunity, is the binding constraint on growth. Where C-suites can return time to relationship managers – through agentic AI, mid-office automation, risk-data integration and back-office redesign – the survey data strongly suggests how that time will be reinvested: in prospecting, portfolio expansion, and, ultimately, RAROC.

We thank David O'Connell and the O'Connell Lending Insights team for the rigor of the underlying data, and the 200 banks who took the time to share their perspective.

> "Commercial lending in 2026 is no longer a market-opportunity problem. It is a productivity-allocation problem. The banks that will outgrow their peers are those that systematically remove the work their lenders should never be doing in the first place." — FIS Commercial Lending Leadership

2. Methodology

This report is based on a global survey of 200 banks across key regions, fielded by O'Connell Lending Insights in partnership with FIS in the first half of 2026. Respondents are commercial lending executives and relationship managers actively involved in originating, structuring and managing commercial credit.

Geographical coverage

The 200 surveyed banks span the Americas, EMEA and Asia-Pacific, with the largest concentration in North America and Western Europe and meaningful representation from the U.K., the Nordics, the DACH region, the Middle East and developed APAC markets. Where regional findings diverge materially from the global average, this report flags them explicitly. In the underlying regional cut, 50% respondents were from North America, 30% from Europe and 20% from Asia, providing enough scale to identify meaningful differences in operating priorities and market pressures.

Respondent profile

Respondents include C-suite leaders of commercial lending operations, heads of commercial credit, heads of relationship management, and frontline relationship managers (RMs). The agentic-AI section additionally draws on a parallel qualitative study with 23 commercial lenders and underwriters fielded in the second half of 2025.

Survey design

Participants answered a structured web-based questionnaire with branching logic; not all questions were compulsory. Some questions allowed multiple answers, so totals can exceed 100%. Percentages are rounded to the nearest whole number, so totals may not always sum to 100%. Survey results are based on self-reported data and may not be representative of all commercial lending institutions.

How to read this report

Each section follows the same pattern: a headline finding, the underlying survey data, the analytical implication for senior leadership, and – in a dedicated callout – the view from FIS, drawing on what we see across our commercial lending client base.

3. Key takeaways

Commercial lending in 2026 faces no shortage of opportunity. Regulated balance sheets remain deployable, borrower demand persists, and relationship managers (RMs) are motivated to grow. Yet growth remains constrained. Our survey of 200 commercial banks globally reveals that the binding constraint is **internal productivity**, not market demand.

82% of freed RM time converts directly into revenue generating activity.

Executive implication: Productivity should be treated as a growth lever, measured in incremental volume and RAROC – not solely as cost reduction.

93% of lenders say private credit makes acceptable RAROC harder to achieve.

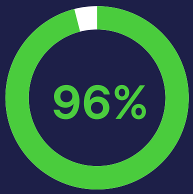
95% of lenders report moderate or significant spread compression.

Executive implication: Speed and selectivity – not universal participation – now define competitive commercial lending.

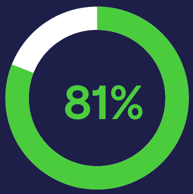
76% of RMs receive multiple external job offers annually.

Executive implication: Lender retention must be engineered systematically, pairing credible leadership with processes that let lenders produce – and be rewarded for it.

3. Key takeaways (cont.)

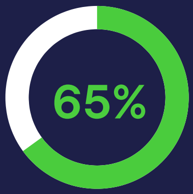


96% say risk relies on manual RM research during economic shifts.

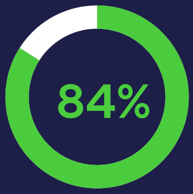


81% lose 6-20% of their week to back office assists.

Executive implication: Relationship managers are the wrong analytics layer. Unified data across origination, servicing and risk is now a leadership mandate – not a technology nice to have.



65% want their employer to embrace agents aggressively.



84% see no agentic AI in their workflows today.

Executive implication: The gap is no longer willingness – it's deployment. Early movers stand to compound productivity gains across the lending lifecycle.

What this means for leadership teams

Commercial lending leaders do not face a demand problem. They face a **time allocation problem** – one that runs from the back office through risk and into the RM's diary. Institutions that systematically remove work RMs should not be doing will reclaim capacity, improve returns, retain talent and outgrow peers.

The mandate for the C suite is clear: **reallocate the lender's week back toward the borrower.**

4. Executive summary

Senior executives running commercial lending operations are, by their own account, beset by growth constraints. Yet beneath that surface, the survey reveals significant unutilized growth capacity – most of it locked inside the institution itself. The regional read is equally important: North America shows the greatest pressure from private credit, back-office drag, and risk-data reliance on relationship managers; Asia stands out for a stronger embrace of AI and greater sensitivity to weather-related disruption; Europe often sits between the two, with a comparatively stronger orientation toward governance, risk discipline and ROI-based technology adoption.

The five findings that should reach the boardroom

Growth is not market-constrained – it's productivity-constrained. Nearly half (49%) of relationship managers say that any hour returned to them by technology will go to prospecting new borrowers; another 33% will use it to deepen existing relationships. RM productivity converts almost directly into top-line growth.

Private credit has structurally compressed bank returns – 93% of RMs say private debt providers make it harder to earn an adequate return on loans; 95% report moderate or significant spread compression at the loan level. Competing on speed and selectivity is no longer optional.

Lenders are scarce, courted and ambivalently loyal – 76% of RMs receive up to three external job offers per year and 24% receive four or more. Only 40% unlikely to switch. Retention is now a function of culture, leadership and well-engineered compensation, not inertia.

Risk and back-office work is silently consuming the frontline – 96% of RMs say they are the manual data source their risk department turns to during economic shifts; 96% lose at least 1% of their year to risk assists, and 81% lose 6-20% of their week to back-office troubleshooting.

Agentic AI is broadly welcomed by the people who would use it – 69% of lenders expect AI agents to be a moderate or significant enhancement to their work; 65% want their employer to embrace agents aggressively. Yet 84% report no agentic AI in their workflow today – a deployment gap, not a willingness gap.

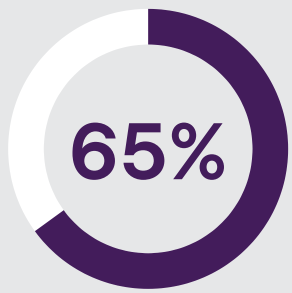
> Growth in 2026 will be earned by the commercial lenders that aggressively deploy technology to remove distractions from their RMs. The constraint is no longer demand. It's the share of an RM's week that's actually spent in front of borrowers."
>
> — David O'Connell, O'Connell Lending Insights

5. Agentic AI

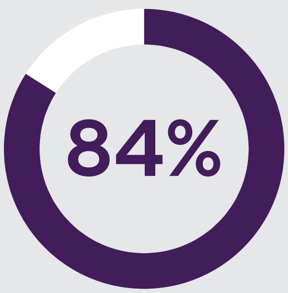
A workforce multiplier the frontline wants – and is not getting

Narrow in scope and narrow in risk, AI agents are well-suited to commercial lending C-suites facing pressure on three fronts at once: regulators demanding stronger assurances, boards demanding higher ROE, and employees demanding more productivity. Our survey shows demand from the frontline is already there. What's missing is supply.

69% of lenders expect AI agents to enhance their work



65% want their bank to embrace AI agents aggressively



84% see no agentic AI in their workflow today

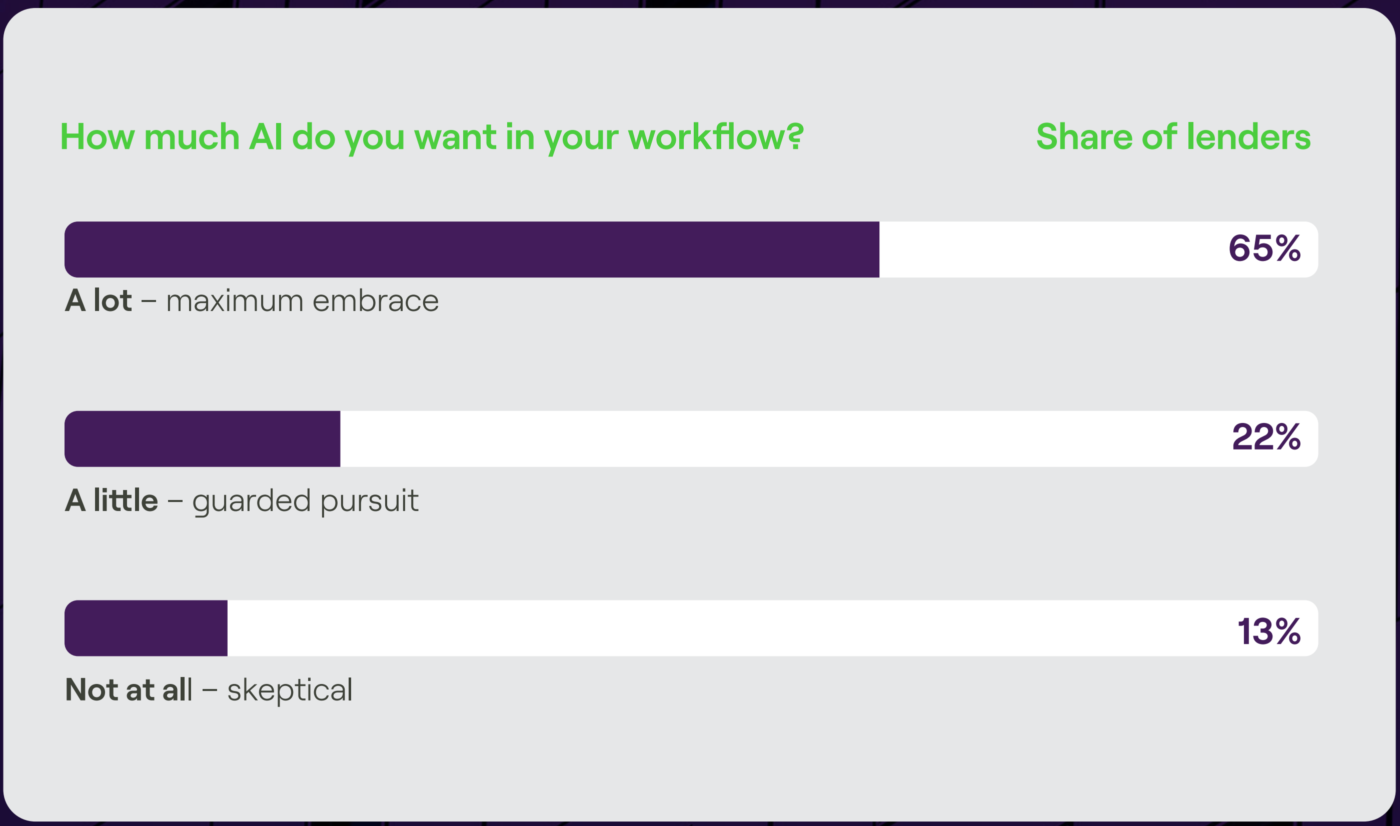
Lender optimism about agents

Asked to rank the expected impact of AI agents on their careers from "significant threat" to "significant enhancement," 69% of commercial lenders described agents as a moderate or significant enhancement (30% significant, 39% moderate). Only 17% see them as a moderate threat, and zero respondents described them as a significant threat. The remaining 13% expect a neutral net impact in the near term.

This finding matters strategically. The internal-resistance narrative typically used to justify slow AI adoption in financial services doesn't hold for commercial lenders. They're pulling, not pushing back. That said, the appetite is not evenly distributed: the data shows that lenders in Asia are more likely than those in North America and Europe to say AI will have a major impact on their work. This suggests that in Asia, the conversation can move faster toward maturity, scale and next-best use cases, whereas in North America and Europe, firms remain anchored in guardrails, explainability, risk management and first-order productivity gains.

An aggressive embrace, not a guarded one

Asked how much AI they want in their workflow automation, 65% said “a lot” – framing agents as a way to do their tasks faster and more easily. Nearly a quarter (22%) endorsed a more guarded pursuit, often citing concerns about their organization’s technical readiness rather than the technology itself. Only 13% can be characterized as agentic AI skeptics.



The deployment gap

Despite this appetite for AI adoption, 84% of lenders see no agentic AI in their workflow whatsoever. Only 16% report a helpful presence in document management, annual renewal automation and financial-statement spreading. The asymmetry between desire for AI and deployment is stark: the frontline is two steps ahead of the technology supply chain inside many institutions.

Where lenders want to put the agents to work

Lenders who reported insufficient AI in their workplace identified a consistent and operationally specific set of candidate use cases:

- Drafting first-pass narrative analysis of operating results, borrower capitalization, real-estate appraisals and guarantor financial statements.
- Populating data fields for borrower onboarding, credit-proposal summaries, borrowing-facility identification and non-credit-services onboarding forms.
- Automating calculations for spreading, covenant compliance, projections and periodic borrowing bases.

Agentic AI – The view from FIS

FIS' commercial lending technology roadmap is built around the rise of agentic AI. Our end-to-end footprint – from FIS commercial Loan Origination through FIS® Commercial Loan Servicing means agents can be designed to cross domains rather than be trapped in a single workflow, keeping relationship managers out of back-office detours and on the road instead.

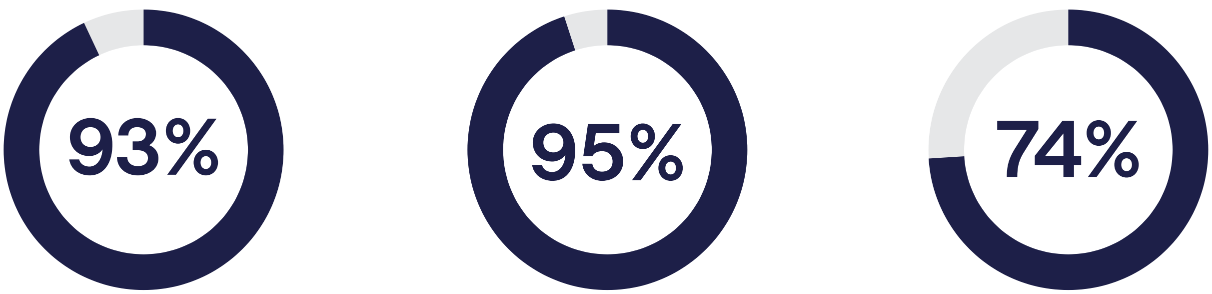
FIS is not just a shipping agent. We're helping commercial lenders get acclimated to AI. Regulatory risk is everywhere in the enterprise, so our agents are designed to maximize productivity gains while supporting auditability and transparency requirements.

Two near-term back-office priorities illustrate the approach. The first is an agent that captures the covenants of an agreement at close, monitors the covenants over the life of the loan, and proposes next-best actions for noncompliance. The second interprets loan-payment notices, actions the payment in the servicing system, and updates the loan accordingly – a process that is, surprisingly, still heavily manual at most banks today.

6. Credit oversupply

Private debt has put bank-lending economics under structural pressure

Private credit is no longer a side phenomenon in North America. With substantial dry powder, looser deal terms and faster decisioning, unregulated private lenders have changed the day-to-day economics for traditional commercial banks. Our survey quantifies the scale of that pressure with a clarity that should reach every asset & liability and credit committee.



93% say private debt makes RAROC harder to achieve

95% report moderate or significant spread compression

74% cannot consistently match private-credit deal speed

Pressure on portfolio-level returns

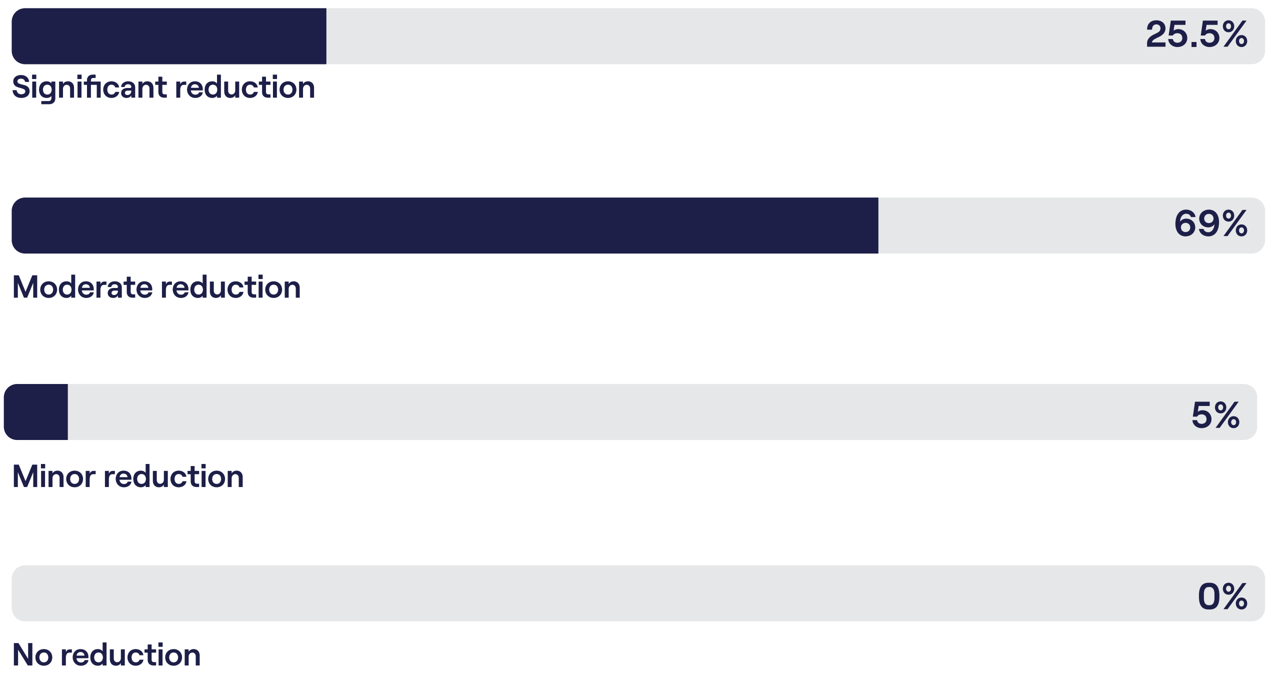
Asked how much more difficult private credit makes it for their organization to achieve growth goals, 18% of RMs said "much more difficult," 76% said "somewhat more difficult," and only 6% said "not more difficult." Asked specifically about RAROC, 93% reported that private credit makes it somewhat or much more difficult to earn an adequate return on loans. Only 7% said it has no impact.

Spread compression at the loan level

At the individual transaction level, the impact of private credit is even more pronounced. 25.5% of respondents reported significant reductions in spreads attributable to private credit, while 69% reported moderate reductions and 5% reported only minor reductions. Notably, virtually every respondent reported some level of spread compression. The message is clear: competition is intensifying at the loan level, making pricing differentiation increasingly difficult even as broader portfolio growth opportunities remain.

Reduction in spread vs. cost of funds attributable to private credit

Share of RMs



Compression of deal turnaround times

Lending in 2026 is also a contest of speed. Asked how often their organization is unable to participate in a deal because private debt providers responded faster, 7% said "often," 14% said "regularly," 53% said "occasionally," and 25% said "rarely." In other words, three-quarters of bank lenders are losing deals to speed at least sometimes – a meaningful and addressable revenue leak.

Crowding out by deal terms

On terms, the picture is even more concentrated: 14% of RMs are "often" unable to participate in a deal because private lenders offer more borrower-favorable pricing; 16% experience this "regularly"; 68% "occasionally"; and only 1% "rarely." Almost every commercial banker in the survey is at some point displaced by the price-and-terms package private credit can offer.

Private credit – The view from FIS

Competing effectively with private lenders is important, but doing so on every deal is not. There's a real risk of a race to the bottom. FIS® Profitability Manager and our credit assessment capabilities are designed to help a commercial bank identify when to opt out and preserve its powder for deals where regulated capital can earn an appropriate return.

Where speed is the deciding factor – in syndicates and competitive single-lender situations alike – FIS® Commercial Loan Origination supports the virtual interactions that take time out of the deal: live edits to written content in a proposal, real-time term adjustments, and a single golden-source version of the proposed deal so that everyone in the credit chain knows what they should do – and when.

Private credit has, in effect, mandated a process redesign for every traditional commercial lender. Before automating loan origination, our consultants comb over our clients' origination processes to identify where and how processes can be streamlined. That sometimes requires challenging the client. The improved speed is always worth it.

7. The lender shortage

Lenders are scarce, courted and ambivalently loyal

Commercial lending is a relationship-based, labor-intensive business in which the labor itself is in short supply. The decline of bank-run credit training programs and the steady retirement of baby-boom and Gen-X lenders has produced a market in which experienced relationship managers are continuously approached by competitors. The retention question is therefore no longer whether to act, but on which lever.

24% receive 4+ external job offers per year

56% might or might not change employers

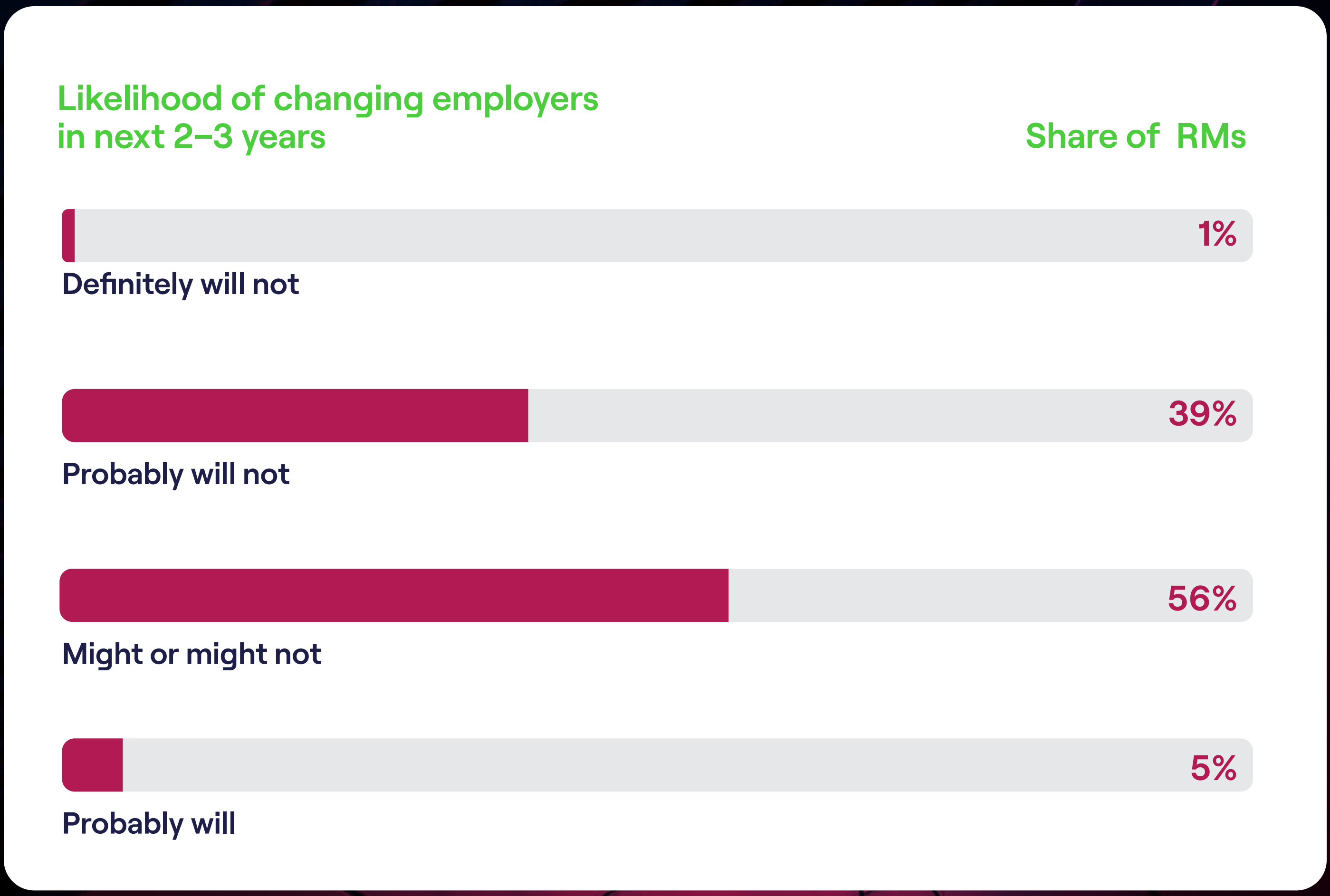
95% cite total comp as a top reason to switch

Constantly courted

Asked how often they are invited to be a candidate for a new RM job at a different bank, 10% of respondents reported one approach per year; 66% two or three; 20% four or five; and 4% more than five. Combined, that means 24% of the surveyed RM population is being seriously courted four or more times annually – a poaching frequency that few other corporate functions face.

Tenuously loyal

On the question of whether they will actually switch, the data tells a more nuanced story: 1% will definitely not switch and 39% probably will not. A substantial 56% are in the middle – "might or might not" – and only 5% probably will. The retention game is therefore concentrated in that ambivalent middle.



What keeps loyal lenders loyal

Lenders who said they are unlikely to switch identified culture, leadership and the mix of work as their dominant reasons. Nearly two-thirds (67%) cited "cultural fit" with the organization; 49% cited confidence in senior management; 33% cited flexibility in structuring transactions; 32% cited the right balance between new-business development and portfolio management. Loyalty, in short, is built upstream of compensation – in the texture of the job and the credibility of the C-suite.

What pulls transactional lenders away

Lenders who said they are likely to switch told a different story – one dominated by economics and process: 95% had higher total incentive compensation among their top three reasons; 87% pointed to a faster and more predictable credit-approval process, which is itself a primary enabler of volume-based compensation; 35% wanted greater flexibility in structuring transactions; 20% cited greater confidence in senior leadership. The transactional lender is, in effect, asking for two things: a comp plan that pays them on output, and an institution that lets them produce that output.

The lender shortage – The view from FIS

Our deployment consultants focus on process streamlining from day one – not just for the productivity dividend, but to position our client as the bankbank that lenders actively want to work at. End-to-end, FIS' lending capabilities are built around ease of customization. A C-level team intent on process speed can build as much or as little into the loan-origination process as it wants and strike the right balance between speed and regulatory rigor in a way that aligns with its culture and its regulators.

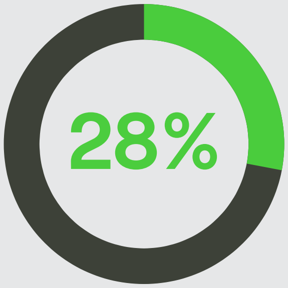
A great compensation plan only works when HR can promptly pay lenders for what they produced. We frequently work with clients to combine out-of-the-box reports from Commercial Loan Origination and Profitability Manager so that lenders can be rewarded against whatever the comp plan optimizes for – deal volume, cross-sells or overall RAROC.

> "Great leadership will keep some lenders in their seats. Less loyal lenders will switch for pay. The C-suite mandate, then, is dual: lead strongly and manage culture, while identifying transactional lenders and giving them – within reason – the comp plans they seek."
>
> — David O'Connell, O'Connell Lending Insights

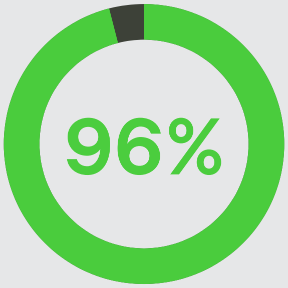
8. The risk-analytics burden on RMs

Risk departments are not as analytically self-sufficient as boards assume

Commercial lending RMs are scarce, expensive and the engine of growth. So, a finding worth examining carefully is this: the survey shows risk departments routinely rely on RMs as their data source for portfolio surveillance during economic shifts. That reliance is producing both biased data and a large, quiet productivity tax on the frontline.



28% disagree their risk team can rapidly assess shocks



96% say risk relies on manual RM research

100% lose at least some of their year to risk assists

A concerning take on risk-department analytics

Asked whether they agree their risk department can use automation to rapidly assess the impact of an economic shift, such as a rate spike on the commercial loan portfolio, 12% of RMs agreed completely; 55% agreed only somewhat; 6% were neutral; 25% disagreed somewhat; and 3% disagreed completely. In other words, only one in eight RMs is confident that their risk team can answer board-level scenario questions through automation rather than through downstream manual work.

RMs are the de facto data source

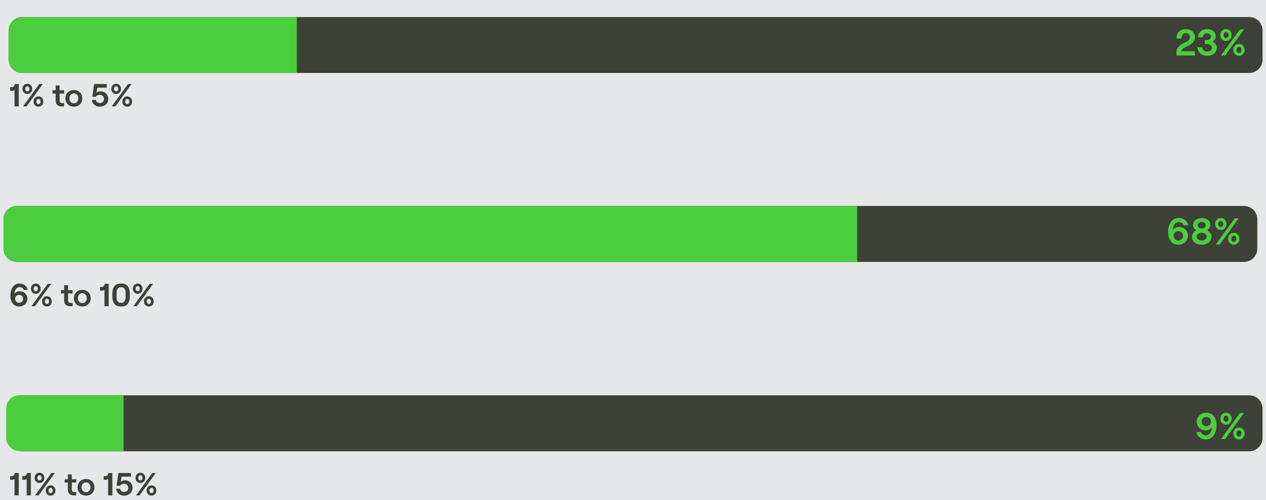
The mirror-image question is even more telling. Asked whether their risk department relies on manual RM research to identify borrowers at risk during economic shifts, 36% agreed completely and 60% agreed somewhat. A further 3% were neutral and only 1% disagreed completely. In effect, 96% of the frontline is acting as the risk team's ad-hoc analytics layer. This burden appears especially acute in North America.

Quantifying the productivity tax

Asked how much of an average year goes into helping the risk team identify at-risk borrowers, 23% lose 1-5% of their time; 68% lose 6-10%; and 9% lose 11-15%. Across the surveyed population, this is the equivalent of a meaningful single-digit percentage of total RM capacity diverted from origination and portfolio growth into manual surveillance work that should be automated.

Annual time loss to risk-department research assists

Share of RMs



Bias and delay in the data

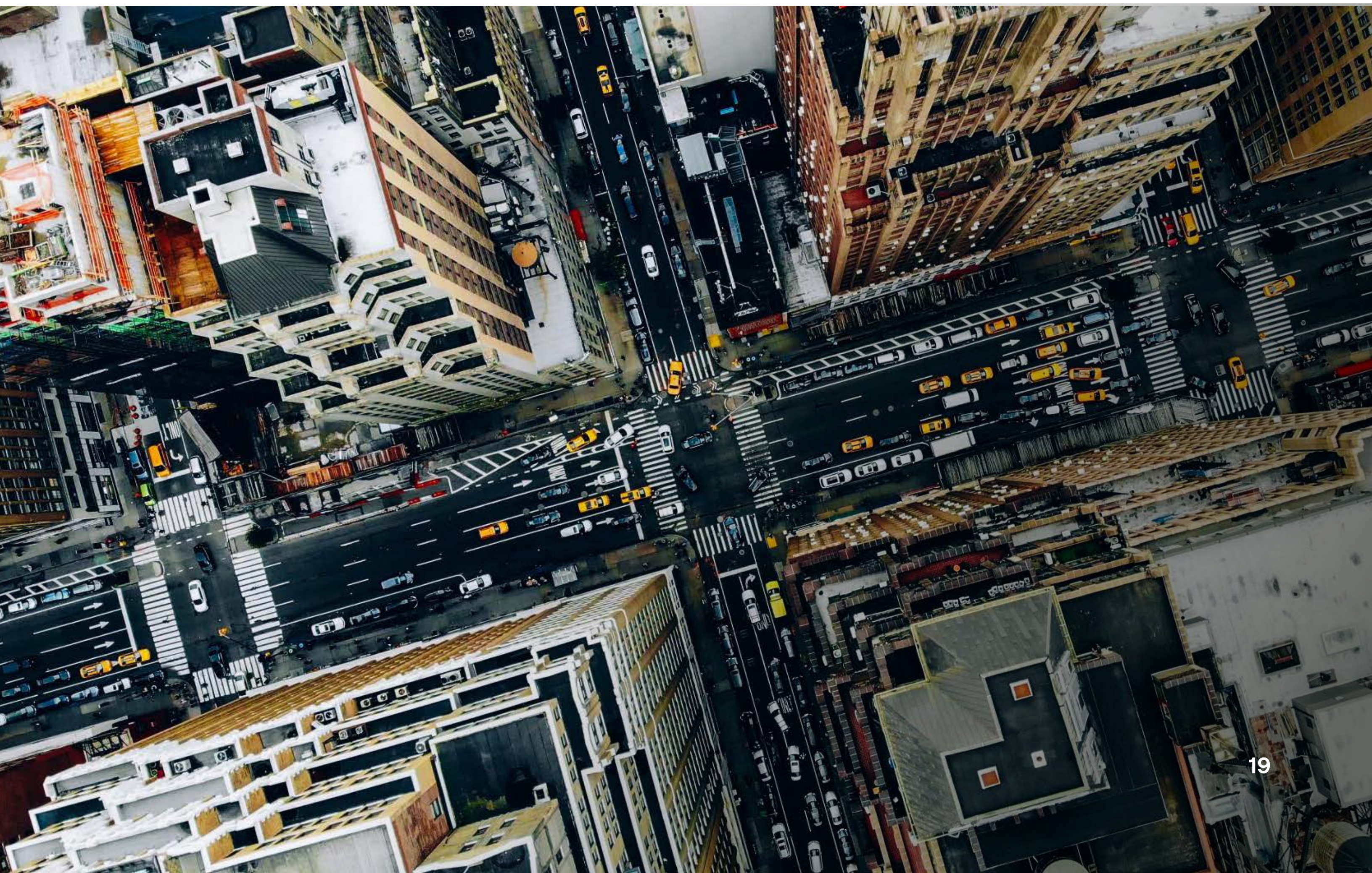
Two structural data-quality issues compound the productivity loss. First, bias: relationship managers are commercially motivated to overstate borrower resilience. Second, delay: surveying RMs about a credit event is itself a slow, labor-intensive process that proceeds far more slowly than the event it's trying to characterize. Combined, these effects significantly impair a risk function's ability to respond to adverse credit events with the speed regulators and boards now expect.

Risk departments and RMs – The view from FIS

FIS' capabilities span the entire loan lifecycle, from origination through servicing. That means our clients' risk departments can, in a single operating environment, build a data warehouse populated with all the data points they acquire – and query it instantly during a crisis rather than emailing the frontline.

Technology efforts aimed at analytics or improved visibility frequently fail because of poor data integration. There is too much data, in too many places, formatted in too many ways. FIS provides commonality and uniformity across mid-office, back-office and risk – helping reduce the cost and complexity of any project that touches data.

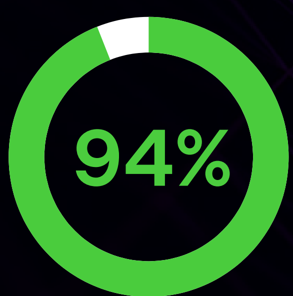
Before, during and after deployments, our consultants help ensure that risk has a seat at the table. Wherever data is captured and flows upstream, the risk team will assist clients in an effort designed to confirm that the economic sensitivities they expect to model for are present in what becomes a unified data set across the lending business.



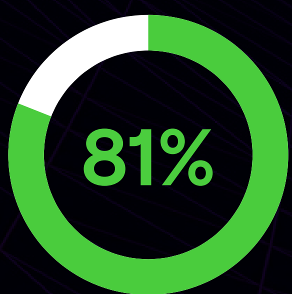
9. The borrower experience and the back office

Lenders are too forgiving about a back office that is quietly costing them growth

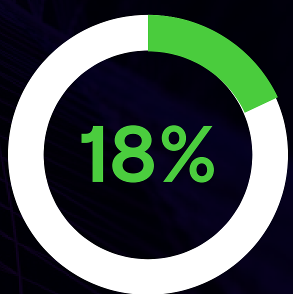
In isolation, RMs are moderately favorable about their bank's back office and the experience it delivers to borrowers. But moderately favorable is not the standard private credit is competing on. And, more importantly, the survey shows the cost of "moderately easy" is being paid in RM time – the very capacity the C-suite needs for growth.



94% rate post-close BX as only "moderately easy" or worse



81% lose 6-20% of their week to back-office assists



18% lose more than 10% of their week to the back office

An ambivalent take on the borrower experience

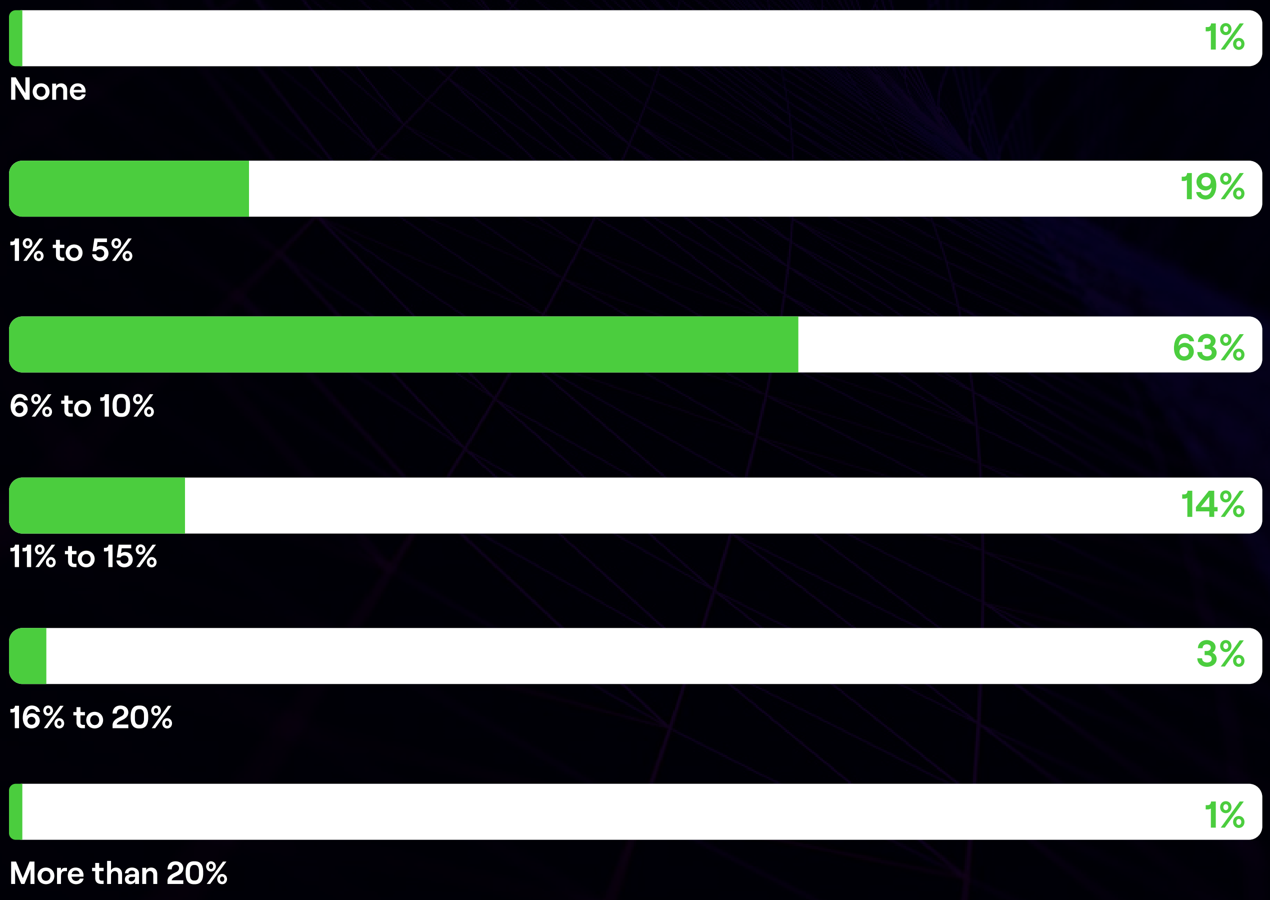
Asked how easy it is for borrowers to conduct day-to-day loan interactions after the close, 16% of RMs said "extremely easy," 78% said "moderately easy," and 6% said "moderately difficult." A four-fifths verdict of "moderately easy" is not a borrower-experience proposition that competes well with the streamlined experience private credit is engineering for the same borrowers.

RMs are absorbing the back-office friction

Asked how much of an average week is spent troubleshooting loan operations, administration or servicing on behalf of a borrower or the back office, the answers describe a structural drain on growth: 1% lose no time to this; 19% lose 1-5%; 63% lose 6-10%; 14% lose 11-15; 3% lose 16-20%; and 1% lose more than 20%.

Weekly time loss to back-office troubleshooting and servicing

Share of lenders



Put differently: 81% of relationship managers spend between half a day and a full day every week not lending. The arithmetic compounds quickly, especially in North America. Across a 100-bank portfolio, returning two of those hours to each RM is the equivalent of a meaningful capacity expansion without a single new hire.

Back-office automation – The view from FIS

The boarding sheet is a small example with a large effect. When a new loan is boarded, the minutiae of that workflow set the tone for the borrower experience over the entire life of the loan. FIS helps optimize that step with deep integrations between our origination and servicing platforms, across a large body of data points and with as much customization as the lender requires.

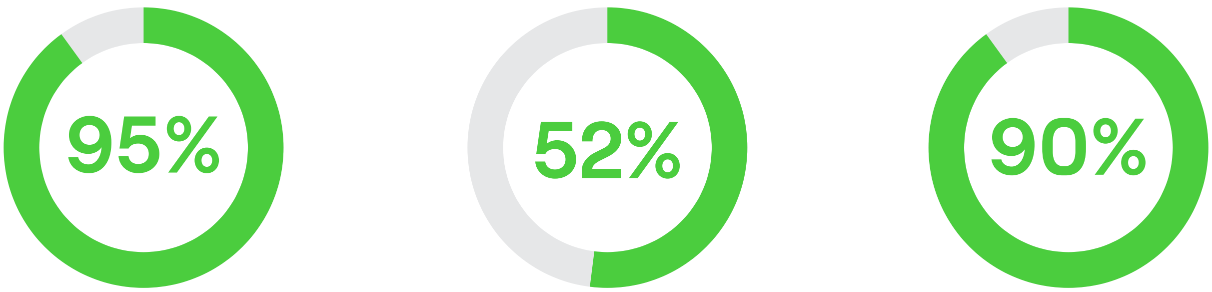
Within the back office, we're developing two agents with a straightforward business case. One captures the covenants of an agreement at close, monitors them over the life of the loan, and automates next-best actions for noncompliance. The second interprets loan-payment notices, actions the payment in the servicing system, and updates the loan accordingly. Both target processes that are still, in 2026, heavily manual at most banks.

Performant back offices are typically run by experienced banking professionals who spend a significant share of their time improving processes. FIS supports that continuous improvement by giving lenders a single back-end data set spanning pre- and post-close. The more they know, the more they can improve processes – internally and for the borrower.

10. Mid-office automation

Commercial loan-origination systems are pervasive, but not yet fully performant

Off-the-shelf commercial loan-origination (CLO) platforms are now nearly universal: 95% of surveyed banks have one. The strategic question is no longer whether to deploy CLO. It's whether the deployment is producing the time savings and process clarity it was procured to deliver.



95% of banks now run an off-the-shelf CLO platform

52% disagree that process participants always know next steps

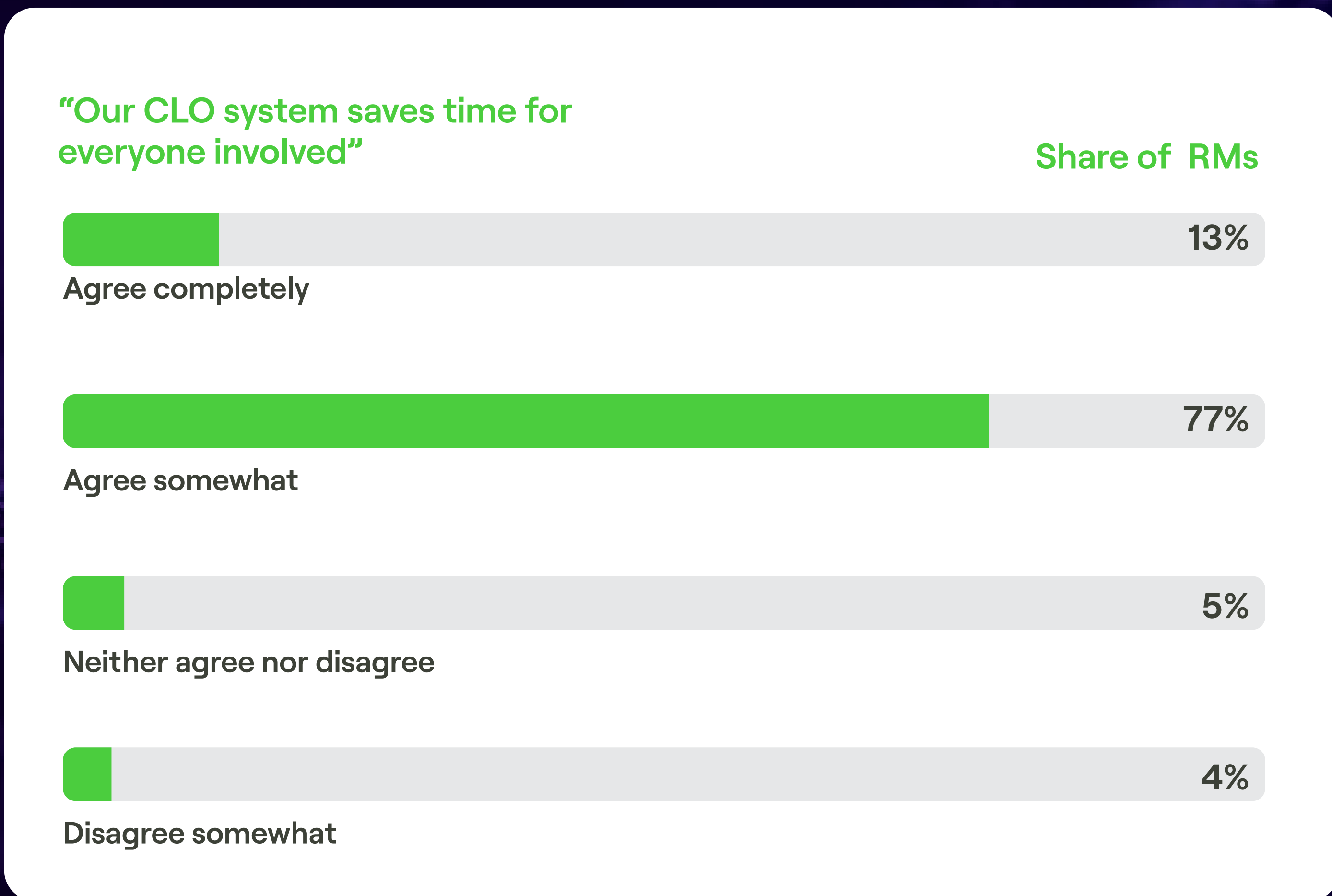
90% agree CLO saves time – but only 13% completely

Process clarity is mixed

Asked whether everyone in the credit-approval process always knows what they should do next and how to get it done, only 5% agreed completely; 31% agreed somewhat; the remainder were neutral; and 52% disagreed somewhat or completely. A more than even-money chance that someone in the workflow does not know the next step is, simply put, a process that is not yet finished.

Time savings are real but underwhelming

Asked whether their CLO system saves time for everyone in the credit process, 13% agreed completely; 77% agreed somewhat; 5% were neutral, and 4% disagreed somewhat. The encouraging headline is that 90% of RMs see net time savings. The cautionary subtext is that only 13% see those savings as unambiguously realized across all participants.



The remaining opportunity

Together, these findings point to three areas where leadership investment will produce disproportionate return:

- Process transformation – simplifying steps, hand-offs and approvals before automating them, rather than encoding existing complexity.
- Automation depth – extending CLO's reach into the workflows where lenders are still touching tasks they shouldn't be.
- Borrower experience – closing the gap between an internally efficient process and an externally seamless one.

Mid-office automation – The view from FIS

Business-lending FIs want scale wherever they can find it. FIS' acquisition of Amount is expected to bring SMB-class loan-origination speed and throughput into lower and middle-market lending, where processes and proposals benefit from greater repeatability and structure.

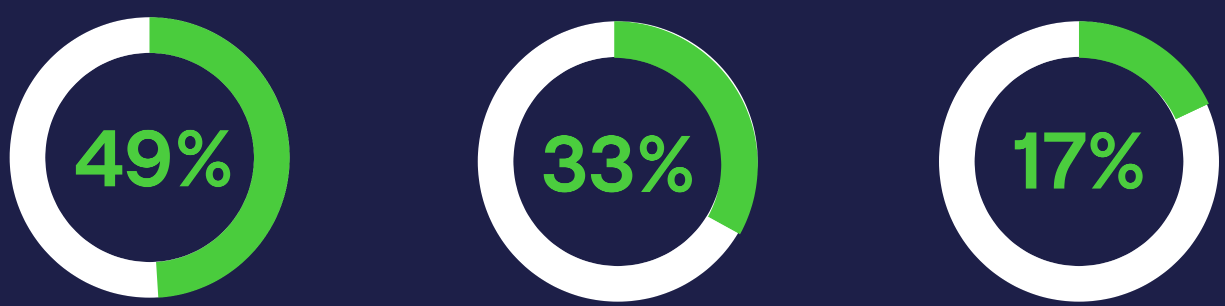
Although SMB and commercial are different lending markets, many aspects of automated SMB lending belong in the commercial borrower experience. We're already transferring that knowledge to make life easier for both the relationship manager and their customer.

Many business-lending organizations do not have a clean delineation between commercial and SMB – and many bring too many commercial practices to SMB. Amount is a route for these organizations to introduce more governance into how loans made to different types of borrowers are underwritten and closed.

11. The shareholders' take

Productivity converts almost directly into top-line growth

A useful test of whether productivity initiatives will pay off in commercial lending is to to gauge what teams would do with their freed-up time. The answers, taken together, make the investment case unusually clean.



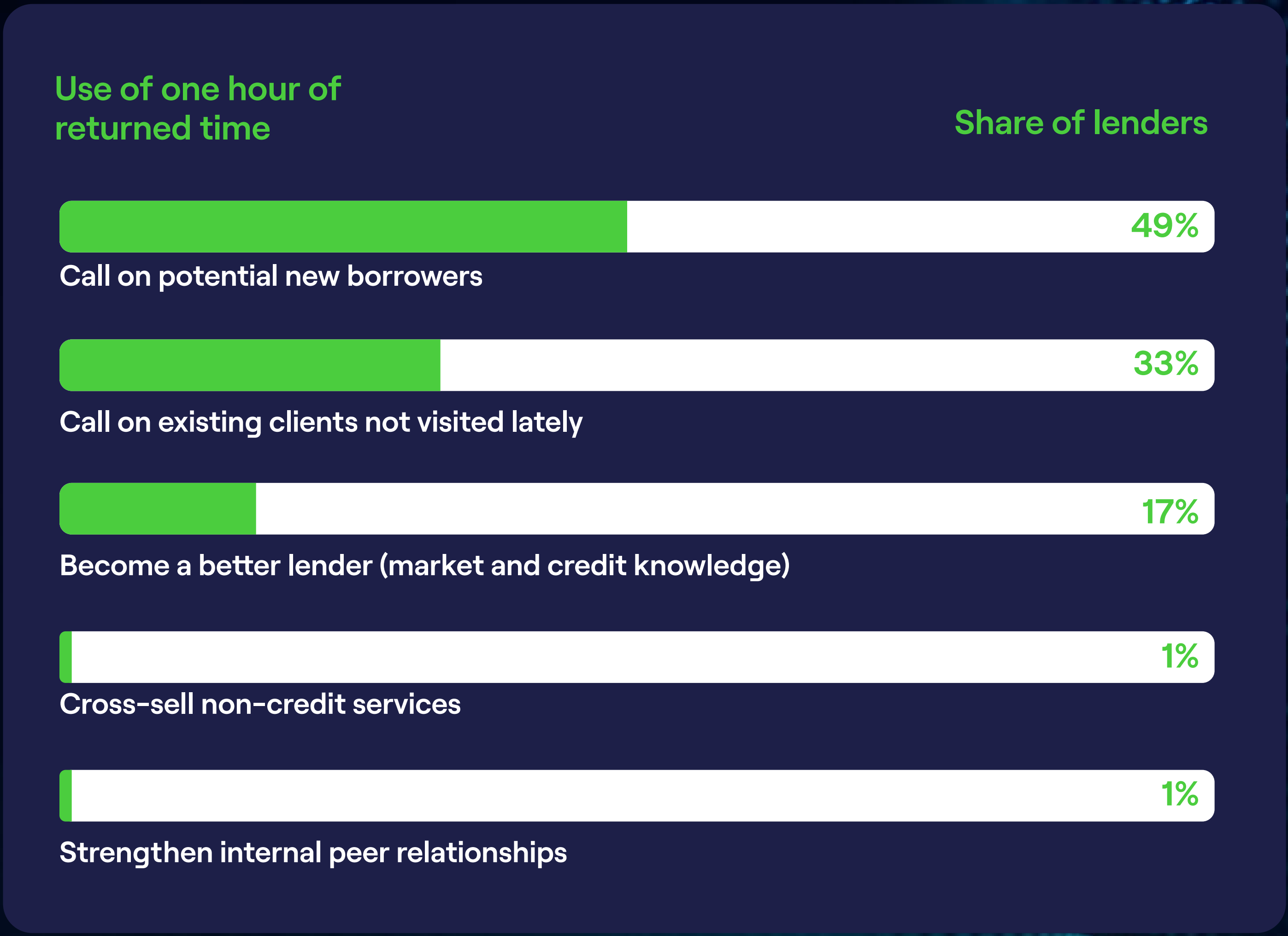
49% would call on potential new borrowers

33% would call on existing clients not visited lately

17% would invest in becoming a better lender

The reinvestment of returned time

Asked specifically what they would do with an hour of time freed up by a technology deployment, RMs gave a near-uniformly growth-oriented answer: 49% said they would call on potential new borrowers; 33% said they would call on existing clients they had not visited recently; 17% said they would invest in their own development as a lender; only 1% said they would cross-sell non-credit services; and 1% would deepen ties with internal collaborators.



In other words, 82% of returned RM capacity would go directly into prospecting and portfolio expansion. This is what makes commercial lending an unusually attractive theater for productivity investment: the conversion ratio between hours saved and revenue generated is high, and it's reported by the very people whose behavior would determine the return.

> "Shareholders and C-suites have their own source of growth in commercial lending: the steadfastness and tenacity of relationship managers who tell us, unambiguously, that they will deliver a return on any investment in their productivity."
>
> — David O'Connell, O'Connell Lending Insights

12. Conclusion

The mandates for the C-suite

Across 200 banks and the 2026 survey instrument, a coherent picture emerges: commercial lending in 2026 is not a market-opportunity problem. The opportunities are there, the lenders intend to chase them, and the institutions have the capital.

The binding constraint is internal – a productivity-allocation problem that runs from the back office through risk and into the lender's diary. From that picture, five mandates follow for senior leadership.

But those mandates are not geographically uniform: North America requires the strongest response to private credit, RM productivity drains and less-than-ideal back office; the Asian market is highly ready for AI-forward positioning and is more attuned to weather-linked disruption; and Europe will often respond best when technology value is framed through governance, risk mitigation and measurable ROI.

Mandate 1 – Treat productivity as the growth lever it is

Returned RM time converts to prospecting and portfolio expansion at an 82% rate. Productivity programs in commercial lending should not be measured by cost-to-serve alone; they should be measured by incremental originated volume, RAROC and client penetration.

Mandate 2 – Compete with private credit selectively, not universally

Private debt has structurally compressed spreads and accelerated decisioning. The C-suite mandate is twofold: deploy origination technology that closes the speed gap, and deploy profitability tooling that disciplines the bank into walking away from deals that won't earn their cost of regulated capital.

Mandate 3 – Engineer retention as a system, not as an HR initiative

Loyal lenders stay for culture and leadership. Transactional lenders leave for compensation and process. Both are addressable, but only by the C-suite, and only together: pair credible leadership and a coherent culture with comp plans that pay measurable output, supported by the data infrastructure to calculate that output cleanly.

Mandate 4 – End the frontline risk-data tax

Relationship managers are the wrong source of truth for portfolio surveillance. Investing in unified data across origination, middle office and servicing – with risk in the room from day one – simultaneously improves the speed of risk response and returns hundreds of basis points of RM capacity to growth.

Mandate 5 – Move agentic AI from interest to deployment

Lender appetite for AI agents is strong, and the deployment gap is wide. Narrowly scoped, fully auditable agents – beginning with covenant capture and monitoring, payment-notice processing, financial-statement spreading and onboarding-data population – are the lowest-risk, highest-return way for the C-suite to compound the gains from every other mandate above.

> "Commercial lenders that aggressively deploy technology to remove the work their RMs should not be doing will outpace peers in growth. The mandate for the C-suite is not new technology for its own sake. It's the deliberate reallocation of an RM's week back toward the borrower."
>
> — FIS Commercial Lending Leadership

About this report

This report was produced by FIS in partnership with O'Connell Lending Insights, drawing on a global survey of 200 banks across key regions fielded in the first half of 2026. It's intended for senior leadership of commercial lending operations at regulated banks worldwide.

About FIS

FIS provides end-to-end commercial lending technology, from origination through servicing and risk, to many of the world's commercial lenders. Capabilities referenced in this report include FIS Commercial Loan Origination, FIS Commercial Loan Servicing, FIS Profitability Manager, FIS Credit Assessment, and the recently acquired Amount platform for SMB and lower- to middle-market origination.

About O'Connell Lending Insights

O'Connell Lending Insights is a research firm focused exclusively on commercial and business lending. Founded by David O'Connell, a veteran of commercial banking and financial services research, the firm provides primary, fielded data and operational advice to lenders, vendors and investors in the commercial-lending ecosystem.

Money at rest. Money in motion. Money at work.™

Our technology powers the global economy across the money lifecycle.

Money at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.

Money in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.

Money at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

About FIS

FIS is a financial technology company providing solutions to financial institutions, businesses and developers. We unlock financial technology that underpins the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients confidently run, grow and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses adapt to meet the needs of their customers by harnessing the power that comes when reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit FISglobal.com. Follow FIS on LinkedIn, Facebook and X (@FISglobal).

fisglobal.com/contact-us

linkedin.com/company/fis

x.com/fisglobal

Advancing the way the world pays, banks and invests™