



salesforce

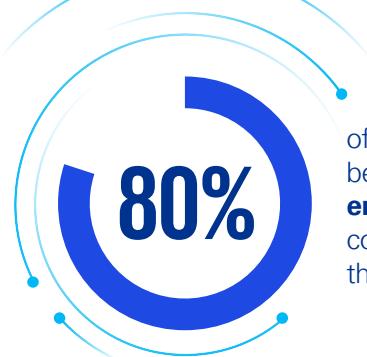
# Meet the future of Commercial Lending today



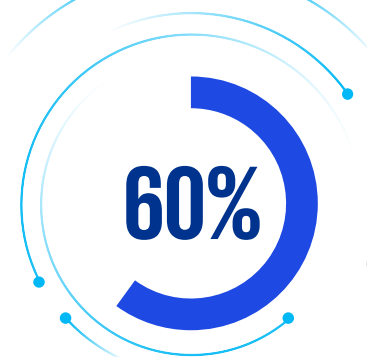
Competition is intensifying for Commercial Lenders, driven by macro-economic headwinds, evolving customer expectations, and new market entrants. To stay ahead, lenders are focusing on creating value by investing in technologies that help them to efficiently scale their workforce through artificial intelligence.

These technologies enable lenders to augment workforce capabilities and skills while promoting continuous learning — positioning Commercial Lenders to attract more customers, efficiently scaling expertise, and ultimately grow more profitably.

The introduction of Generative AI (GenAI) and Agentic workflows marks a pivotal moment in the Commercial Lending industry, fundamentally transforming how client interactions can be enhanced, how processes can be automated, and how human capital can be scaled.



of banking executives believe that **banks that embrace AI** will develop a competitive edge over those who do not.



of banks plan to use GenAI to bridge talent gaps and **automate up to 20% of daily tasks.**

\*KPMG 2024 U.S. Banking Industry Outlook Survey



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Leveraging the groundbreaking capabilities of Generative AI, KPMG LLP is **deploying domain and platform-specific AI agents** powered by our expertise and intellectual property to help clients navigate the complexities of Commercial Lending business and operating models. We developed the KPMG Ignite | Commercial Lending Navigator, our proprietary knowledge assistant designed to deliver context-specific answers to Commercial Lending questions — offering real-time guidance and coaching to front/middle/back-office talent. This capability **creates operational scale and resilience by allowing lenders to dynamically flex and upskill teams across business units, products, and job functions.**

**Our AI agents boost productivity by significantly reducing manual and repetitive operational tasks**, such as:

- Preparing for prospect and client discussions
- Conducting industry and borrower analysis
- Preparing draft credit approval memos
- Processing servicing transactions

Reengineering agentic workflows simultaneously improves quality while unlocking valuable time for your teams to increase throughput and/or focus on high-value activities.

This synergy between this industry-leading agentic technology and the human in the loop results in scalable, efficient, and intelligent automation — **ultimately driving greater value for Commercial Lenders and their customers.**

### Typical current state challenges across Front, Middle, and Back offices:



Current lead generation and targeting strategies often result in wasted administrative effort by high-cost employees and missed prospect conversion opportunities.



Existing processes require your team to gather documents and information from a plethora of locations. Review and assimilation can slow credit and originations processes and impact profitability and speed to market.



Current loan servicing processes are burdened by manual tasks, resulting in longer processing times, increased operational costs, and decreased customer satisfaction. This impacts employee productivity and overall operational efficiency.

**Our Commercial Lending Navigator helps organizations to make these challenges a thing of the past.**



## Meet the future model of Commercial Lending today.

# The art of the possible

## Imagine a world where...



...RMs are freed to enjoy deeper, **more valuable client interactions** through AI assisted information gathering, validation and synthesis.



...actionable insights are delivered through interactive dashboards.  
**Real-time recommendations enhance decision-making** each morning for relationship managers.



...**analytical, insight-driven client solution recommendations** are succinctly laid out — along with research and reasoning — before every client call.



...each customer is automatically kept up to date throughout the process and enjoys the **positive, efficient, personal onboarding** experience they have lacked in recent years.



...every customer touchpoint cements the relationship and opens **opportunities for further business conversations**.



### Prospect and relationship management

Enable a 10-15% improvement in close rates by leveraging AI-powered lead generation and targeted outreach.



### Credit structuring and approval

Accelerate deal speed by 20-40%, reducing processing times and enabling faster decision-making through automated financial analysis and risk assessment.



### Loan servicing

Streamline operations and reduce manual tasks by 20-25%, improving efficiency and freeing up staff for higher-value activities.



KPMG US conducted a comprehensive analysis of potential time and resource savings by evaluating the efficiency gains across all active AFS platform users. Evaluating **1,000-1,800 users servicing 1,200+ loans per month**, we calculated percentage improvements by comparing current manual workflows against the proposed AI-powered solution.

# KPMG and Salesforce

## Revolutionizing client interactions for Relationship Managers



A powerful combination of Salesforce technology, KPMG Trusted AI methodologies and deep insights from curated signals is enabling the lender or Relationship Manager (RM) to have deeper, more valuable client conversations.

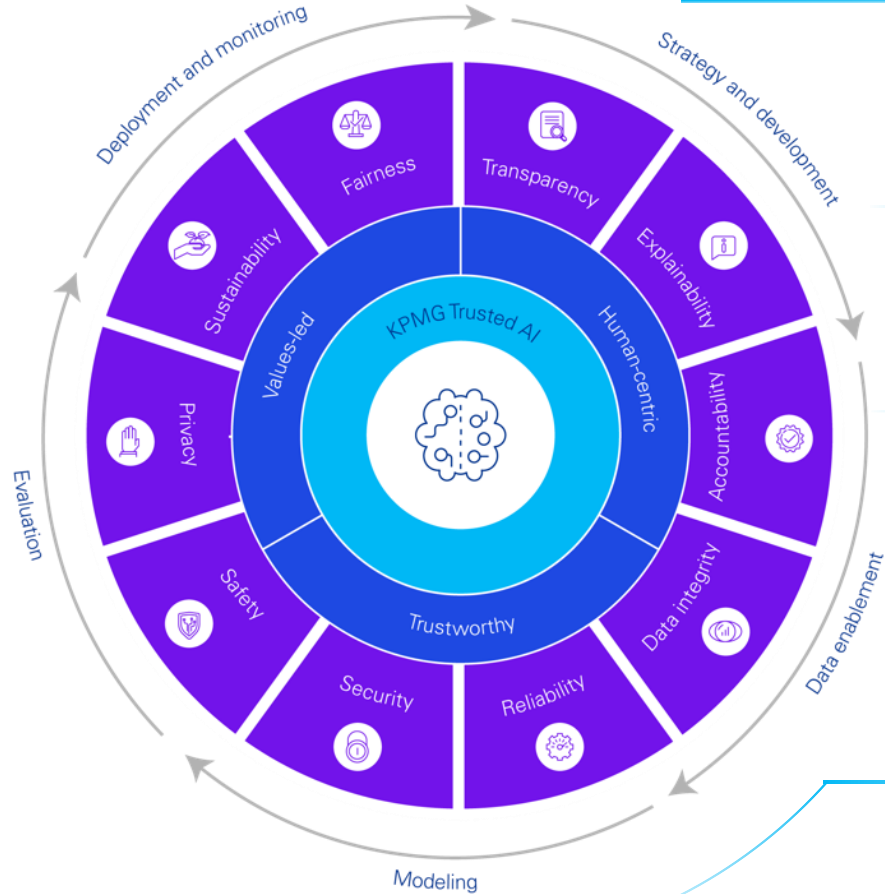
Salesforce Agentforce stitches together data from a bank's core platforms — including deposits and treasury management, loan originations/servicing, risk ratings and collateral management — and combines it with curated signals derived from public data to provide deep insights about each prospect and customer.

Further capabilities enable RMs to go even deeper. The KPMG Commercial Lending Navigator enables RMs to instantly research any aspect of a client — their financial health, their industry, and their competition with just a couple of intuitive prompts.

**These capabilities, wrapped within KPMG Trusted framework, provide the insights an RM needs to win more business by confidently offering the right product/service to the right client, at the right time, and for the right reasons.**



# KPMG Trusted AI™ Framework



**KPMG has developed a trusted AI framework that embeds trust at every step of the AI lifecycle.** We apply this framework to help clients develop their trusted AI programs while also applying it to our own AI strategy.

Our approach to trusted AI rests on 10 ethical pillars so that we can deploy the technology in a way that is responsible, trustworthy, safe, and free from bias.



Importantly, **we prioritize human impact as we deploy AI** and recognize the needs of our clients and our people.

**We are embracing this technology to empower and augment human capabilities** to unleash creativity and improve productivity in a way that allows people to reimagine how they spend their days.

## Beyond the Trusted AI framework

### KPMG Signals Repository capabilities drive differentiation

Our Signals Repository is an industry-leading capability that provides clients with rapid access to high-quality, trusted public and private data sources, specifically curated to accelerate the delivery of geo-coded signals.

These signals empower Commercial Lenders to attract, evaluate and service customers more effectively with reimagined, trusted GenAI enabled processes.



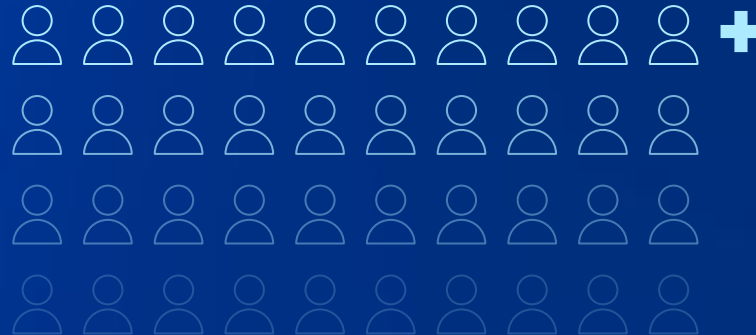
# KPMG as Client Zero

**While our clients are looking to us for support, they're also keenly interested in the lessons we're learning in our own AI journey.**

We're approaching this new future as 'client zero'. We've been 'walking the talk' and following the same advice KPMG professionals provide to our clients — designing and implementing an AI strategy that prioritizes human centricity in the way KPMG firms adopt innovation to enhance the KPMG workforce of the future.

We are focused on building capabilities that help make AI part of everyday life and work for the KPMG network's amazing global workforce of more than

**270,000 people.**



**We're changing the narrative** — away from one that focuses on the threat of change, to one that empowers our people to embrace this technology, and the immense opportunities AI presents. And as client zero, we're applying the lessons we're learning on our own journey, so KPMG professionals can support clients in reimagining their workforce of the future.



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# Recognized as market leaders

KPMG is proud to be recognized as a thought leader and innovator in the Commercial Lending marketplace. We bring deep knowledge of the industry's complexities and regulatory landscape, a strong understanding of our customers' cultures and needs, and a clear vision for driving transformational change.



**HFS**

KPMG has been recognized as a Horizon 3 Market Leader in Generative Enterprise Services, 2025 by HFS Research



**Source**

KPMG ranked #1 for Authority in Risk by Source, Perceptions of Risk Firms in 2024



**IDC**

KPMG named a leader in IDC MarketScape: Worldwide Data Modernization Services 2024 Vendor Assessment

**"At KPMG, we combine our deep industry expertise with Salesforce's innovative technologies to help Commercial Lenders transform their operations confidently. Our solutions enhance efficiency, redefine customer experiences, and open new revenue opportunities while adhering to trusted and responsible principles."**

– Mandeep Kaur, Managing Director, Salesforce Financial Services Leader, KPMG LLP

While KPMG works to increase trustworthiness of leveraged data, the assistant has been developed with a thorough understanding of the Commercial Lending environment and the ability to integrate with industry technology platforms.

We combine the industry-leading domain knowledge, insights, and leading practice workflows of KPMG with the innovative technologies of our industry collaborators, like Salesforce (customer relationship management technology provider) and [AES](#) (Commercial Lending technology provider). This allows us to create AI solutions that have the ability to drive unprecedented operational efficiencies and transformational customer experiences, while also enabling new revenue opportunities.





# Looking ahead

**KPMG envisions a future where humans will work in perfect harmony with their AI agent colleagues.**

While historically manual, time-consuming activities will be automated, teams equipped with detailed intelligence on their clients' wants and needs in real-time can focus on deeper client engagement and revenue opportunities.

With a roadmap to develop additional agents to further enhance the industry's capabilities, KPMG is at the forefront of transforming operations and customer engagement within the Commercial Lending industry.

We believe all Commercial Lenders should be able to operate in a trusted environment where technology and people work hand-in-hand to drive game-changing value across the front, middle and back office while enabling exceptional experiences for their customers.





# To find out how KPMG can help you become future-ready, today, get in touch.

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