



SmartLender's Commercial Loan Origination System helped a Singapore-based financial services provider to simulate bespoke deal structures in real-time for its regional clients

## Large Singapore-Based Bank with Operations Overseas

### Challenge:

- Increase commercial client base using a sophisticated product capable of structuring deal offers to clients in real-time
- Improve facility structuring across various obligor groups and monitor counterparty exposure more effectively

### Solution:

- Deployment of SmartLender CLOS to integrate with OEM ratings, streamlining the compliance and risk management practices across the bank's commercial segment
- Execution of simulation models, enabling swift deal creation and reduced turnaround time for risk management and credit approval

### Results:

- Grew the business base
- Improved the bank's industry competitiveness

One of Singapore's largest banks that caters to the Commercial, Retail, and SME industries employed SmartLender CLOS to streamline its risk management practices. The bank has been actively diversifying its business portfolio over the last year, and required a web-based platform to help broker deals for clients in real-time, simultaneously integrating with its risk-related practices.

With Aurionpro's unique software solution, the bank was able to configure a system using a customizable structure, enabling the simulation of various deal combinations that fit within its prerequisites. The platform helped to optimize its loan business, as managers could tailor their own risk models to determine what best suited their clients' needs.

SmartLender CLOS can also integrate with an advanced OEM ratings engine, which minimizes the rework that occurs typically between the risk management and credit approval units, thereby improving the seamless flow of data between these two banking segments.

The bank has been successful in limiting its exposure as a result of CLOS' complex facility structuring across various obligor groups and counterparties due to simulation models, as well as the immediate availability of One Obligor Exposure information.

### For more information, contact:

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