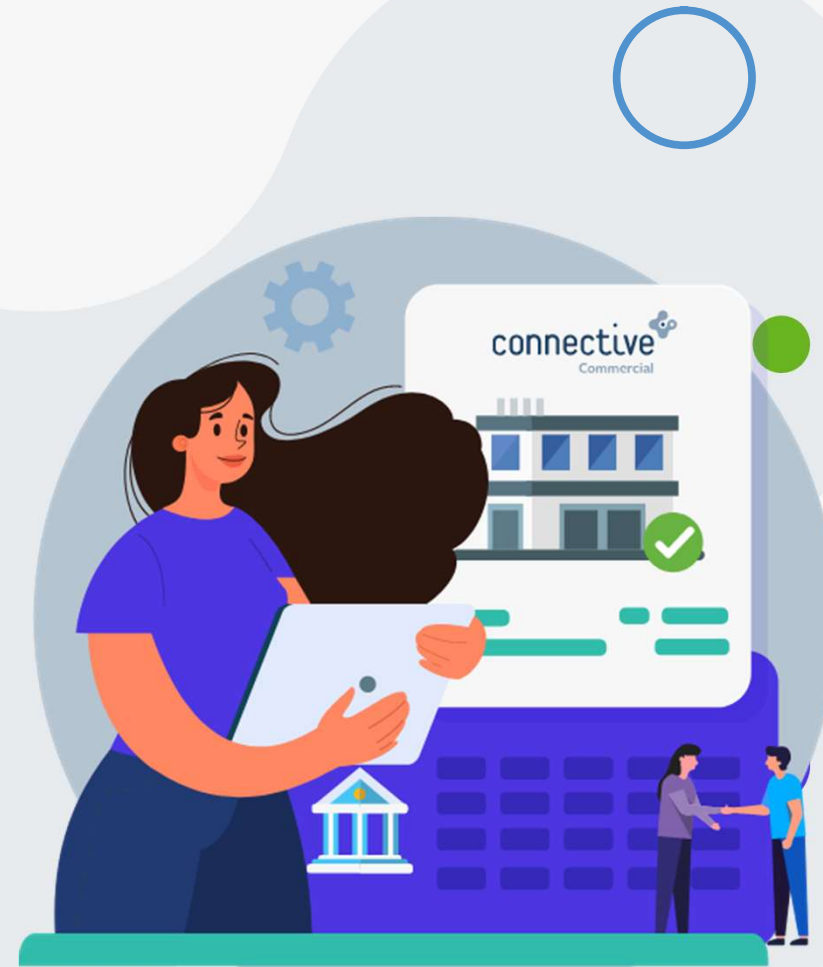




2025 Commercial Lending Overview

Brent Starrenburg
Head of Commercial & Asset Finance



Commercial market insights



Rate cuts and commercial finance growth



Shifts in commercial property and asset finance



Rise of private lenders and non-banks



ESG and sustainable finance



Client retention and relationship building

How we've enhanced our support for Commercial brokers



Expanded support for commercial enquiries



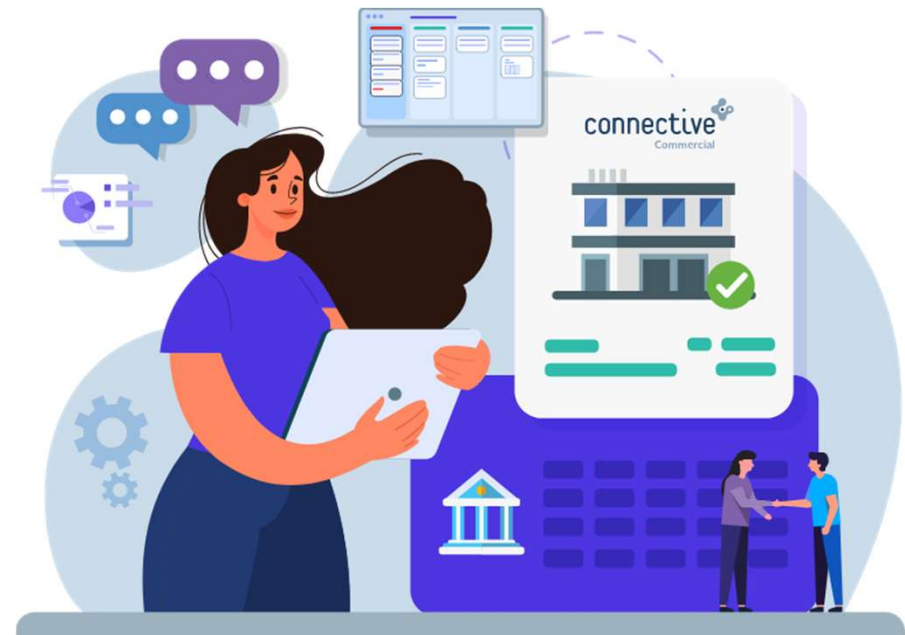
Expanding lender options



Smarter tech in Mercury Nexus with CitoPlus



Tailored learning and development



Congratulations to our Commercial Brokers

