

## Commercial Borrowing - UK - November 2015

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“Many companies looked to improve their cashflow and become more adaptable to economic shocks following the financial crisis, in order to be better-equipped if or when another crisis occurs. Refinancing became a common tool to achieve this and could help explain why the amount of loans outstanding is in decline.”  
– Lewis Cone, B2B Analyst

## This report looks at the following areas:

- What are the key determinants driving commercial borrowing?
- Was the market affected by the financial crisis? Have there been any structural changes as a consequence?
- Has regulation restricted industry development?
- Can alternative lenders make a significant impact? Or are mainstream lenders on the verge of a recovery?
- What does the future hold for commercial borrowing?

Borrowing streams are finally starting to show signs of recovery after many financial institutions went through a period of deleveraging following the financial crisis, and further lending regulations were implemented. Overall, changes in the banking sector are encouraging for new entrants and borrowers. However, it is increasingly apparent that incumbent banks will need to look not just at the threat from challenger banks, but also from more diverse sources of competition – with crowdfunding and even technology providers moving into banks' traditional lending territory.

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## DID YOU KNOW?

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### Trade associations

Asset Based Finance Association

British Bankers' Association

British Private Equity & Venture Capital Association

Finance and Leasing Association

Loan Market Association

National Association of Commercial Finance Brokers

### Trade magazines

Bridging & Commercial

Commercial Property Monthly

Credit Today

The Banker

### Trade exhibitions

Business Funding Show

NACFB Commercial Finance Expo 2016

Credit Summit 2016

The 3rd Annual Institutional & Alternative Lending Conference

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