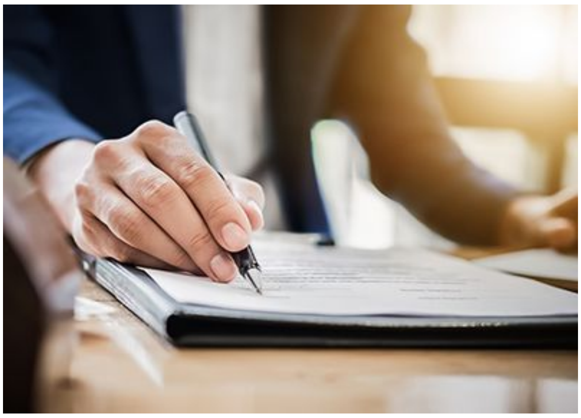
Commercial Borrowing - UK - November 2018

Report Price: £995.00 | $1343.55 | €1119.77

The above prices are correct at the time of publication, but are subject to change due to currency fluctuations.



“All businesses look to financial institutions for lending in order to make vital growth developments and other operational processes possible. Whilst the structure of commercial borrowing continues to change with the emergence of new alternative lenders, mainstream lenders must continue to offer the most suitable products for companies so that they can succeed.”
– Lewis Cone, Senior B2B Analyst

This report looks at the following areas:

- **Lack of knowledge and understanding of the variety of external finance options available still exists, especially among small business community**
- **Greater protection for borrowers in light of growing uncertainty**

The most notable change in funding patterns since the financial crisis has been the reduction in bank lending. Between 2000 and 2007, average net lending by banks to UK non-financial corporates was £38 billion per year, but levels have not reached near this figure since.

By observing cumulative flows of gross new lending, excluding debt repayments, 2015 became the first year since 2012 that gross bank lending to large firms exceeded repayments. This trend continued in 2016 and 2017.

The most recent data for September 2018 showed that gross lending to non-financial businesses was £20.1 billion, excluding overdrafts. Within this total, gross lending to large businesses was £15.5 billion, while gross lending to SMEs was £4.7 billion.

However, net lending to large businesses was -£1.17 billion in September, while net lending to SMEs was £214 million. Compared with the previous month, gross lending to all non-financial businesses rose by £1.7 billion (9%), net lending to large businesses fell by £2.5 billion, but net lending to SMEs rose by £102 million.

DID YOU KNOW?

This report is part of a series of reports, produced to provide you with a more holistic view of this market

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