Commercial Banking and Finance - UK - February 2020

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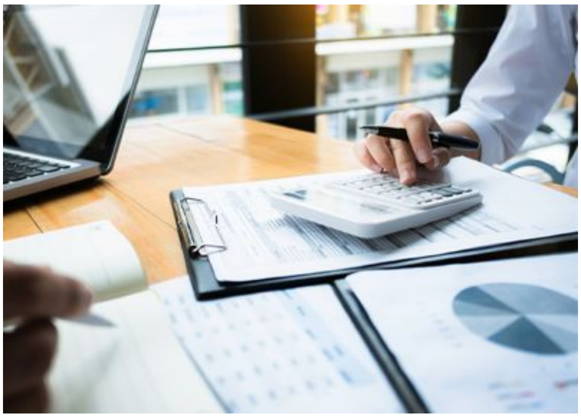

"Despite the banking and lending landscape undergoing a period of change, the emergence of new challenger banks and lenders is unlikely to lead to the disappearance of big banks. Instead, more acquisitions and partnerships between larger banks and new entrants are likely to provide the best range of banking and finance options for customers."

– Lewis Cone, Senior B2B Analyst

This report looks at the following areas:

- **Mainstream banks still finding it hard to adapt and implement new technology which could affect their, and their customers', performance**
- **Increasing financial support to SMEs disrupted by market exits**

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.

Initially, much of the reduction in borrowing from banks was reflected in falling corporate leverage. Indeed, non-financial UK corporates were significant net issuers of equity, particularly in 2009. However, the reduction has also been associated with the increased use of other sources of debt, with different firms turning to different markets for non-bank financing.

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