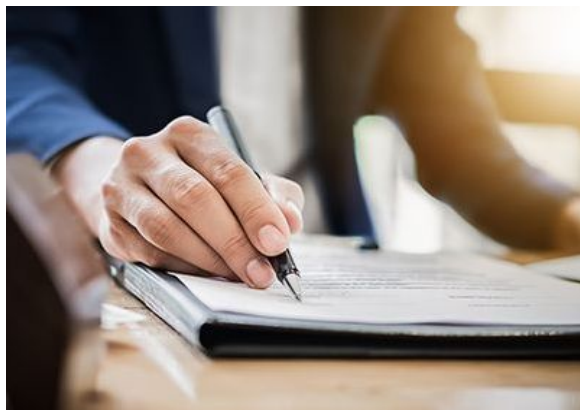


## Commercial Borrowing - UK - December 2019

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“To continue to remain relevant in the current borrowing market, all lenders need to take a customer-centric approach, offering not only the products customers want, but also the services they demand. Banks will need to learn and be wary of the threat from challenger banks and other niche sources of competition - with crowdfunding and fintech providers moving into the lending arena.”

– Lewis Cone, Senior B2B Analyst

This report looks at the following areas:

- Calls for greater regulation in the commercial lending sector
- Increasing financial support to SMEs disrupted by market exits

While the 'big five' banks still provide the vast majority of lending to SMEs, new disruptive players are entering the market and starting to change the lending landscape.

There has been a general trend of positive levels of net lending since 2015 - although some industrial sectors in the UK are still experiencing poor credit availability.

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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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