

### December 2019

#### Commercial Borrowing - UK

“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 ...

#### B2B Economic Outlook - UK

“Despite the uncertainties surrounding Brexit, the UK economy has only slowed to equate to the growth of the Euro-area, and the Bank of England still anticipates stronger growth than the Euro-area over the next three years. The Brexit-related uncertainties continue, and are now potentially exacerbated by a General Election. They ...

#### Small Business Overview - UK

“The small business sector is hugely diverse. While elements of the sector will grow and develop into medium/large businesses, this is not the sole objective of all small businesses. Economic marketing to the sector can be difficult partly because of the fragmentation and partly because the diverse objectives need ...

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#### Peer-to-peer Business Finance - UK

“The ongoing stagnation in bank lending to SMEs is in direct contrast to the continued expansion in SME activity. This lack of financial support from mainstream providers has resulted in more looking towards non-bank options such as P2P when seeking finance.”