

# How banks, professional investors and finance groups can make money from European peer-to-peer ending

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## Abstracts

By 2015, peer-to-peer lending will be worth £50 billion a year in loans. Much has been written about why peer-to-peer lending can be good for consumers and lenders. But individuals are not the ones making or who could make big money out of this new lending sector.

**The real winners are professional investors, hedge funds, venture capitalists, banks and other financial services groups by**

Investing in platforms

Offering large loans to platforms

Buying loans from platforms

Selling on and securitizing packages of loans

Secondary markets in loans

Selling services to platforms

Offering banking licenses to platforms

Sending riskier loan enquiries to platforms

Setting up their own platforms

Transforming payday lenders into peer lending platforms

Specialist hedge funds

Offering loans to employees

Venture capital investment

Peer to peer lending is an increasingly popular way of financing projects, business ideas, and personal loans.

?How banks, investors and finance groups can make money from European peer-to-peer lending ? is a new independent report – from a writer/ researcher specializing in new financial ideas, who explains peer to peer lending in ways any intelligent non-specialist can understand.

It investigates 36 European countries for regulation, background, platforms, failed platforms, research, regulators, and need. And looks in detail at the 90 financial groups already involved in the sector. The report offers an overview on market size, types of loans, how it works, benefits, problems, background, and future.

Author Ian Youngman comments- “ Peer to peer lending gets much media coverage but this is usually from a simplistic consumer view. What is missed is how important it is becoming to professional investors, banks and other finance groups – and how their involvement is fuelling growth across Europe.”

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