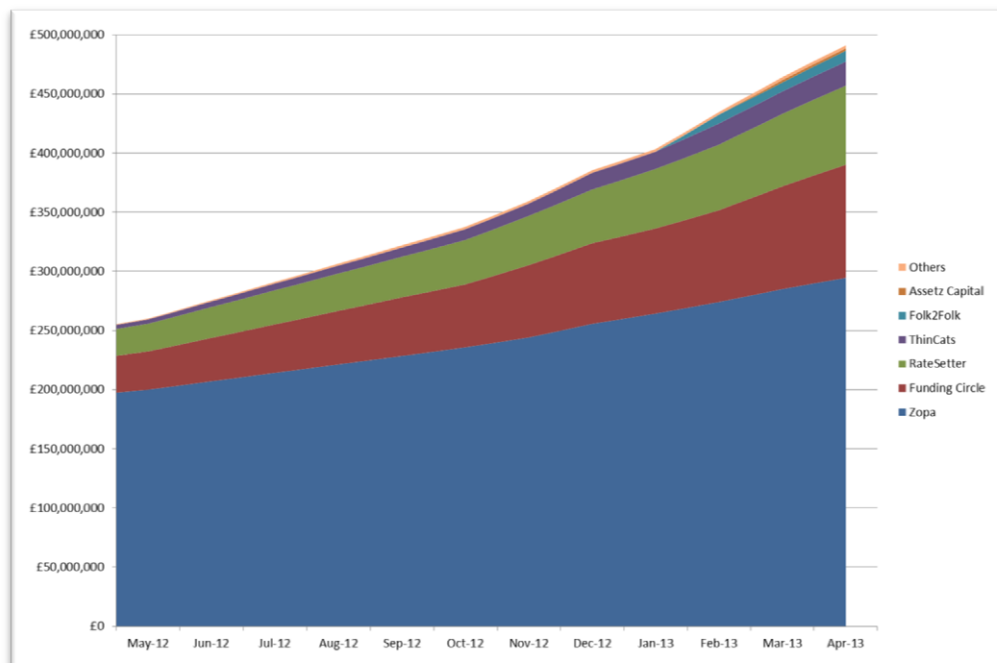


P2P Statistics (first half 2013), 24th April 2013

The P2P money website collates data on the major peer-to-peer and peer-to-business companies (also known as *crowdfunding*) within the United Kingdom. We focus on companies that are accessible by the general public that do not require lenders to be “sophisticated investors” or hold consumer credit licenses.

Zopa started the concept of peer-to-peer lending in 2005, and since then more than 10 other companies have launched within this sector. Over this period there have been some company failures, but most have shown continual year-on-year growth in the total value of loans arranged.

The previous 12 months has seen unprecedented growth within this sector, with the total value of loans arranged in this period almost equal to that in the previous 7 years.

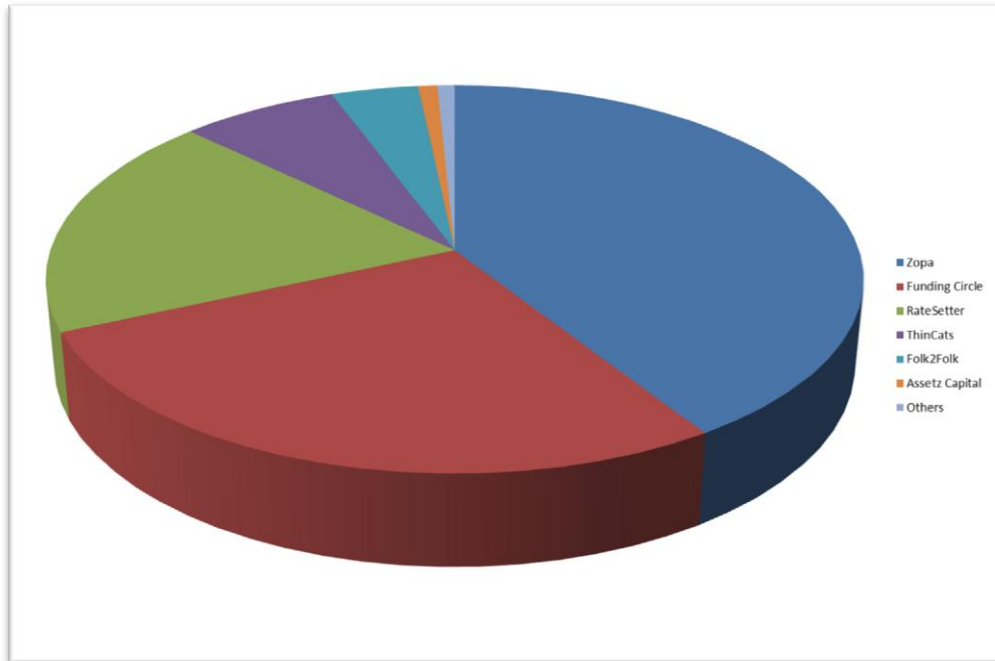


Graph 1

April 2013 will see the cumulative total value of loans within this sector break the £500million barrier, with an average £850,000 of new loans arranged every day. It is estimated that by the end of 2013 the cumulative total value of loans will be £650million, an increase of £250million from the previous year.

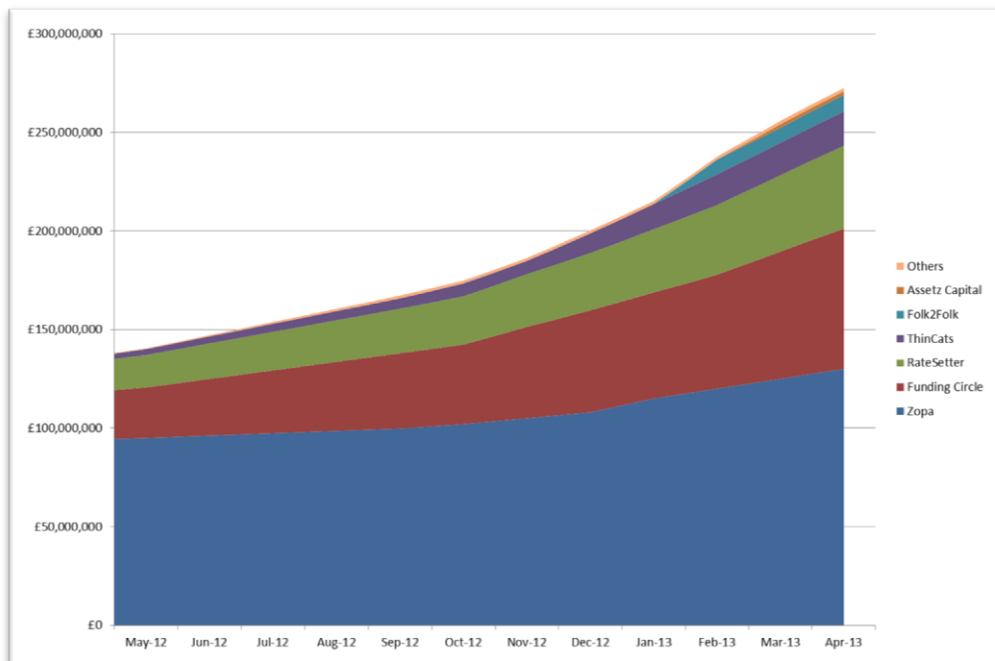
p2p money

During the last 12 month period over £220million of new loans have been arranged within this sector, with over 99% arranged by the leading six companies.



Graph 2

Growth in *crowdlending* is accelerating, particularly in smaller companies and those specialising in business lending. In March 2013 there was in excess of £¼billion of capital lent out within this sector. While this figure is small compared with the total personal loan and business loan markets, there is a room for significant further growth.



Graph 3

In April 2012, 99.7% of all active loans had been arranged by the top 4 companies (Zopa, Funding Circle, RateSetter and ThinCats), but by April 2013 this had fallen to 95.7%, with new entrants taking market share. There are now more companies than ever competing within this sector and this will increase in 2013. Companies employ various lending models, some operating a market model, others a reverse auction, each with a unique selling point.

The UK government are now lending through Funding Circle and Zopa and this sector will continue to grow as it attracts new lenders and borrowers against a climate of restricted lending by banks, and record low interest rates for savers.

Graphs

Graph 1 – cumulative total of peer-to-peer and peer-to-business loans ever made includes estimates for OneStopFunding and Quakle

Graph 2 – cumulative total of peer-to-peer and peer-to-business loans made in the last 12 months

Graph 3 – total capital of peer-to-peer and peer-to-business loans includes estimates for Zopa, ThinCats, OneStopFunding, BigCarrots, Quakle and YouAngel

<http://www.p2pmoney.co.uk/press>

Ian Gurney, founder of the P2P money website, has lent money on Zopa, Funding Circle, RateSetter and YES-secure. Please also refer to the [disclaimer](#).



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