

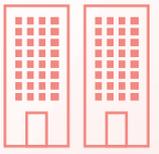
# The rise of supplier networks: the bank view on commercial lending disintermediation

## The survey

**157**  
responses

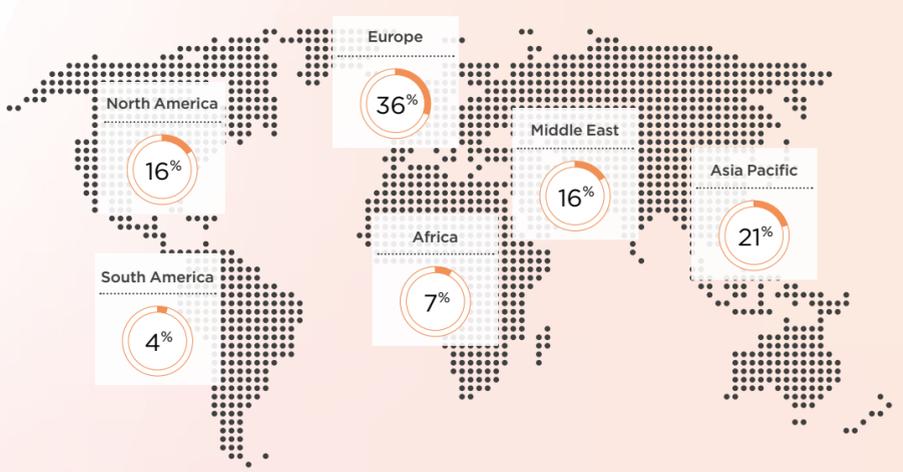


**114**  
Bankers from



**106**  
different institutions

The regional distribution of the respondents



## The rise of new network players - threat or opportunity?



## Areas in business banking are under threat

Small business lending faces the greatest pressure in the upcoming months.

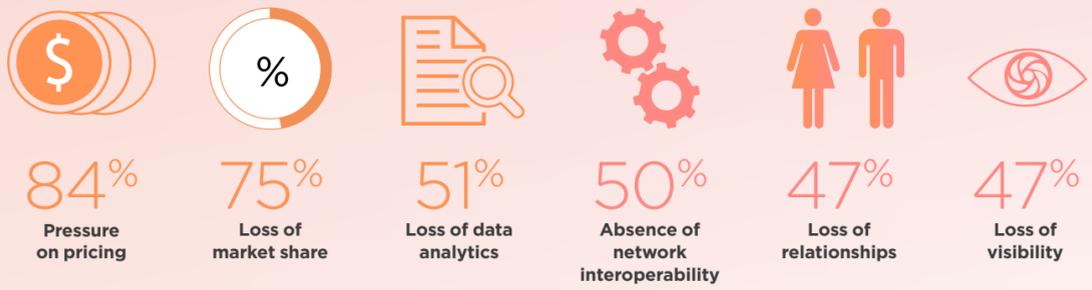


“In my view, the nature of trade credit is changing. Structured Trade Finance, driven by supply chain focus is making trade more complex; non-bank players are making it even more so.”

Head of Working Capital Finance, tier 2 EU bank

## There are a number of challenges ahead

Banks believe that the growing number of alternative providers will lead to radical pressure on their pricing.



## New players are now established players. Which pose the most threat?

Amazon and Alibaba are already perceived to be capturing share and are seen as possible contenders for banking licenses in the next 3-5 years.

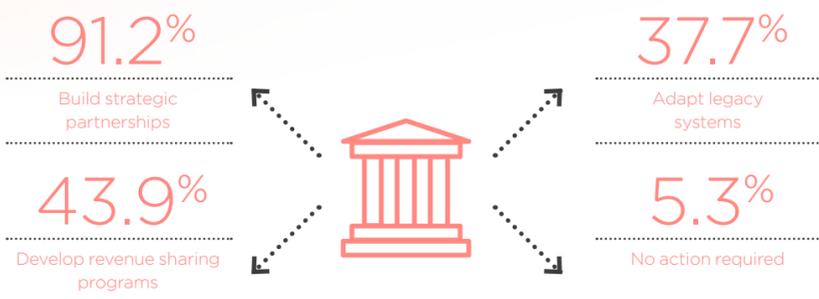


“Alibaba and Alipay will be key players in international B2B finance. This will be increasingly be channeled via e-commerce. We need to develop capabilities to capture new financing flows.”

Global Head of Trade Product Management, tier 1 US bank

## Banks need to find new ways how to respond to the threat

Entering cooperations with FinTech firms and strategic vendors is seen as key success factor to stay ahead of the competition.



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