

Cadwalader, Wickersham & Taft LLP release report on regulatory trends in funding SME growth in Europe

[Alternative to Mainstream: regulatory trends in funding SME growth in Europe](#) was published this month by law firm Cadwalader, Wickersham & Taft LLP. The report includes interviews with regulators and market participants, with analysis of regulatory developments and opportunities for those involved in marketplace lending across Europe. One of the important market developments includes the growth of Europe's 'funding alley' through whole-loan securitization.

'Finance platforms and investors holding peer-to-peer loans are now looking to securitisation to increase the availability of capital and the level of returns on their investments' explains Jeremiah Wagner, co-author of the report and a partner in Cadwalader's European capital markets team which has been at the forefront of this developing market, having acted for various parties in the majority of transactions that have so far been closed in the sector. 'From the perspective of a peer-to-peer platform, securitisation has the potential to attract large investors looking to increase their return on investment, thereby giving the platforms involved a first mover advantage in a burgeoning new market. The ability to transfer and securitize whole-loans rather than fractional loans is one of the biggest single take-aways for the industry.'

To access the report in full, click on the link above or visit <http://bit.ly/1VYWDc9>.