

# Alternative Finance 2019

Key figures about alternative financing in The Netherlands



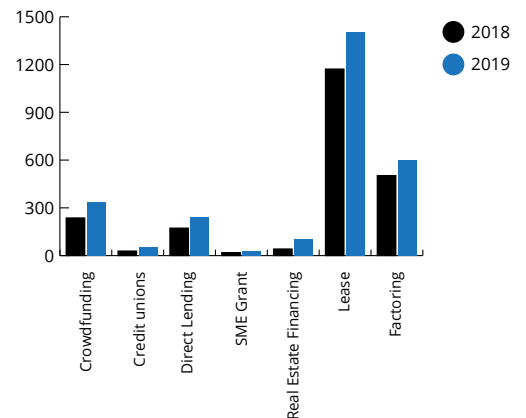
## Highlights on alternative financing for 2019

- 49,120 companies used alternative financing in 2019 (41% growth)
- Alternative financing grew to € 2.7 billion in 2019
- Small business financing (< € 1 million) grew to 22% of all SME financing
- Real estate financing more than doubled in 2019
- Lease and factoring accounted for 74% of alternative financing

## Total alternative financing (x million)

| Category              | 2018         | 2019           | Growth     |
|-----------------------|--------------|----------------|------------|
| Crowdfunding          | 273          | 336            | 42%        |
| Credit unions         | 3            | 5              | 79%        |
| Direct Lending        | 173          | 243            | 40%        |
| SME Grant             | 19           | 26             | 35%        |
| Real Estate Financing | 43           | 101            | 136%       |
| Lease                 | 1.172        | 1.402          | 20%        |
| Factoring             | 503          | 597            | 19%        |
| <b>Total</b>          | <b>2.151</b> | <b>€ 2.711</b> | <b>26%</b> |

## Scope (x million)



## Financing landscape for small companies < 1 million

### Financed by banks (x € billion)

| 2018 | 2019 | % Δ   |
|------|------|-------|
| 9,74 | 8,14 | - 16% |

### Alternatively financed (x € billion)

| 2018 | 2019 | % Δ |
|------|------|-----|
| 1,91 | 2,25 | 18% |

Source: DNB Deposits and loans by MFIs to non-financial companies, volumes, corrected for fractions.

## Number of fundings < €1 million

| Jaar          | < € 50k | € 50k - € 250k | € 250k - € 1 m | Total  |
|---------------|---------|----------------|----------------|--------|
| 2018          | 25.193  | 8.725          | 795            | 34.713 |
| 2019          | 35.986  | 11.890         | 1.008          | 48.884 |
| <b>Growth</b> | 43%     | 36%            | 27%            | 41%    |

## Fundings < €1 million

