There has been a vast increase in the need for Bridging Finance and Senior Loan Lending in Europe over the last 6 years due to the increase in cross border transactions and the need for businesses to buyout rivals to stay on the top of their industry. In Europe there has been a vast increase in the rise of non bank or challenger bank lending that has risen up keeping a great deal of money flow and deals away from the major lenders. These challenger banks came to prominence after the major banking crash of 2007/8 caused by the restrictions in liquidity between the banks. The fact that the banks were bailed out by the governments around the world and were said to keep the system liquid they did this but in a way that benefited the banks themselves. Instead of lending this money out which went by the name of quantitative easing they used this to prop up the markets and use this money on their own deals. This looked great from the outside but really wasn't feeding the money back into the lower regions of the general economies.

Over the next few years with interest rates at historical lows the big money managers and pension funds started to look elsewhere to generate a bigger return for their clients pension funds and savings linked to the investment markets. This is where the non bank lenders came to prominence with their experience in the wider lending market. Banks seemed to dominate the mid and upper market whereas the non banks were more at ease with the lower lending market deals.

The fact is he banks dont really seem worried as they are selecting some of the largest and best deals as they have been active in not just bridging finance and senior lending but they have in the past been active in the mezzanine finance markets as well. The banks have a plentiful deal supply being introduced from existing introducers within their own internal referral systems but also from external introducers such as lawyers and legal representatives from previous deals they have completed together.