

Panasonic Europe (B):  
Building A New  
Competitive Platform

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**What are we going to discuss today?**  
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- Why has this concept emerged?
- What is p2p lending and how does it work?
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**Why has this concept emerged?**  
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- 1. Globalization
- 2. Digitalization
- 3. Financialization
- 4. Democratization
- 5. Network effects
- 6. Disintermediation
- 7. Lower transaction costs
- 8. Greater liquidity
- 9. Increased competition
- 10. Innovation

**What is p2p lending and how does it work?**

**Risk**

- 1. Credit risk
- 2. Platform risk
- 3. Liquidity risk
- 4. Regulatory risk
- 5. Systemic risk

**Commercial bank vs p2p portal**

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- 1. Peer-to-peer lending
- 2. Direct lending
- 3. Disintermediation
- 4. Lower costs
- 5. Greater liquidity
- 6. Innovation
- 7. Network effects
- 8. Disintermediation
- 9. Lower transaction costs
- 10. Greater liquidity

**What if something goes wrong?**

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- 1. Peer-to-peer lending
- 2. Direct lending
- 3. Disintermediation
- 4. Lower costs
- 5. Greater liquidity
- 6. Innovation
- 7. Network effects
- 8. Disintermediation
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**What is safe fund?**

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- 1. Peer-to-peer lending
- 2. Direct lending
- 3. Disintermediation
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**peer 2 peer market in Slovakia**

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**Investor**

1. Creating an account
2. Signing up for account
3. Funding, borrowing and investing
4. Accepting the contract
5. Carrying out the payment (including interest)

**How to P2P (B)**

1. Creating account
2. Registering
3. Credit check and rating category (A, B, C, D)
4. Setting conditions
5. Listing an investment
6. Accepting the contract
7. Carrying out the payment (including interest)
8. Listing for sale

# Question & Answers

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# What are we going to discuss today?

## **TheCaseSolutions.com**

- why has this concept emerged?
- what is p2p lending and how it works?
- history
- commercial bank vs. p2p portal
- what if something goes wrong
- p2p market on Slovakia
  
- Q&A and discussion



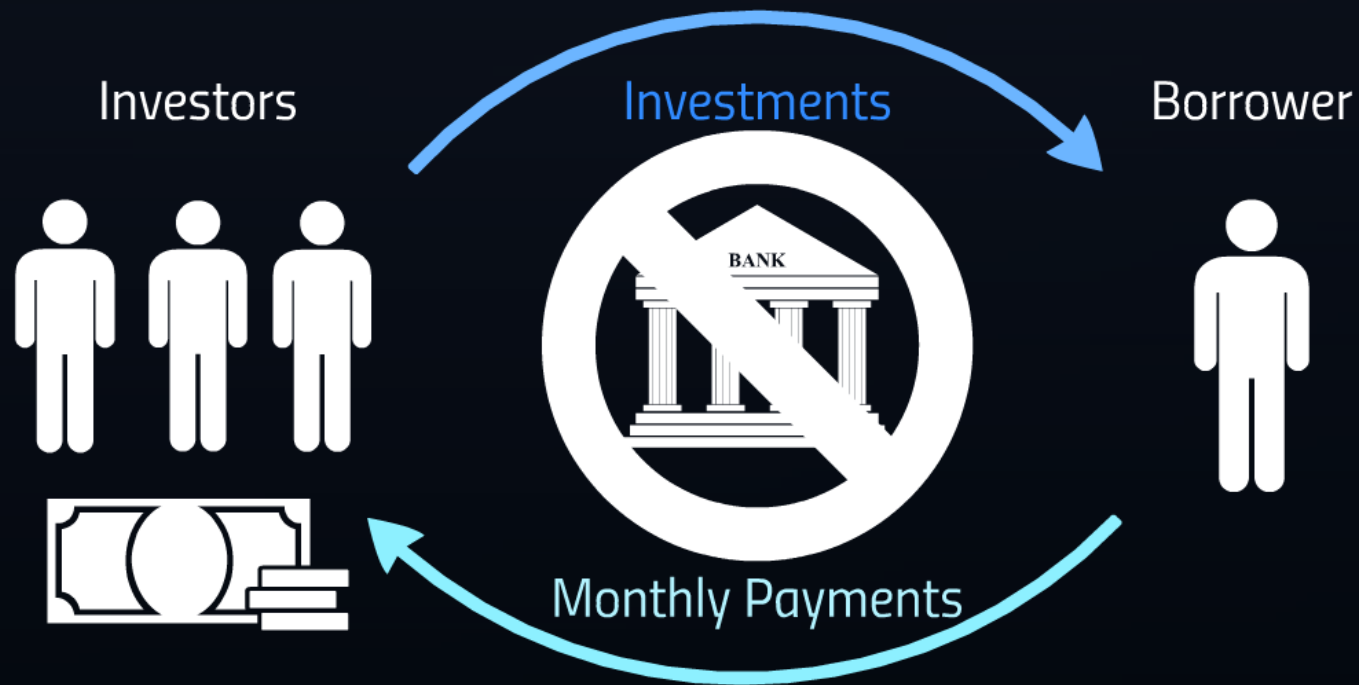
# Why has this concept emerged?

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- financial crisis
- online commerce trend
- investors want to **choose** their portfolio and define the risk by **themselves**
- *bypassing* the banking industry
- demand for refinancing of existing loans & credit cards
  
- **Win - Win** situation

# What is p2p lending and how does it work?

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# History

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- 📍 United Kingdom
  - Zoppa (520m GBP)
  - Funding Circle (267.5m GBP)
  - RateSetter (220.8m GBP)
- 📍 United States
  - Lending Club (4,034m USD)
  - Prosper (1,000m USD)

Commercial  
bank



vs p2p portal



## TheCaseSolutions.com

- usually low interest rates for investors
- high interest rates for borrowers
- high fees
- bureaucracy
- lack of flexibility

- + regulated sector
- + traditional approach (personal contact)
- + complex services (bank account, etc.)

- investors choose the interest rate
- lower rates for borrowers (in average)
- clear and fixed fees
- mostly online process
- easy access and control
- clear payment breakdown



# What is safe fund?

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- p2p portals make most of the profit from charging borrowers(4-7% from a loan principal)
- one part of this fee is "risk payment" directly sent to the safe fund
- this fund is then used to refund investors facing default of the borrower they invested in





peer 2 peer market in Slovakia

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4 p2p portals:

- ① Plán B
- ② Investuj - Požičaj
- ③ IsePankur
- ④ Žltý Melón