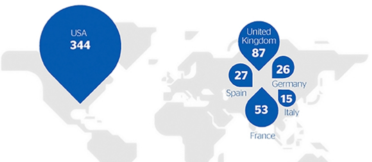
Crowdfunding 360º

Alternative financing in the digital era

Global

Financial Crowdfunding

numbers of platforms in Europe and US (june 2013)

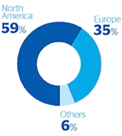


Funds raised

By platform model
in 2012

Total EUR2.099 bn

By region
in 2012



Source: Massolution

Business models

Direct Crowdlending

Fixed income

Bank-originated loans

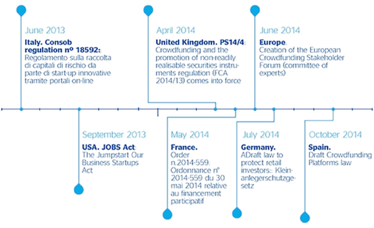
Fixed income securities mediation

Equity

Factoring or Invoice Discounting

Regulatory progress in the last year

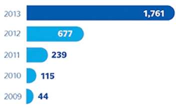
Timeline

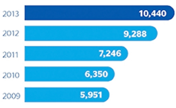


USA

Change in crowdlending*

New transactions





*Aggregated data from the two main platforms

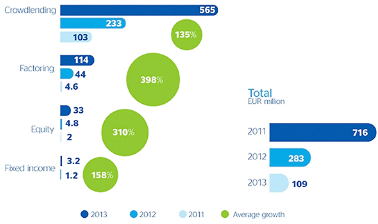
Crowdlending lends
1 cent for every USD100
lent in traditional banking
(June 2014)

Fuente: BBVA Research a partir de datos de Lending Club y Prosper.

United Kingdom

Financial Crowdfunding

New transactions



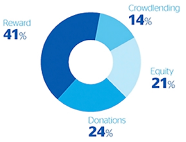
Fuente: Nesta.

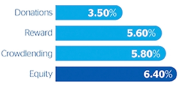
Spain

Crowdfunding in 2013

	Average sum requested per project	Average contribution per investor and project
Crowdlending	EUR30,833	EUR2,025
Equity	EUR134,856	EUR4,853

EUR **19** MILLON





Fuente: Spanish Crowdfunding Association