

P2P Lending Project

Contributed by ASQA Admin
Wednesday, 12 March 2008
Last Updated Monday, 28 April 2008

The ASQA today announces that it is launching a project within ASQA's QuantBase financial analysis platform to study the market data from the emerging online Peer to Peer Lending marketplaces.

If you're not familiar with the US P2P Lending landscape, you can familiarize yourself with the current providers via this chart of Peer to Peer Lending & Loan Providers, maintained by one of our members, or, for an in-depth dynamic overview of the P2P markets from which we will be analyzing data (and a few from which we, as yet, will not), you can also take a look at our 2008 P2P Lending & Microfinance Disintermediation Report .

It is the opinion of the ASQA that online Peer to Peer financial platforms are poised to capture a non-marginal fraction of the \$2.5 trillion dollar US unsecured consumer lending & loan market in the near-term and that tightening consumer credit conditions in the traditional consumer debt markets will serve to rapidly spur this growth.Â Given the level of data transparency that a number of the marketplace are providing (notably, Prosper Marketplace - the largest provider - who has opened the entirety of its marketplace data to the public), we believe that this is an important opportunity to begin a running analysis of these exciting (and potentially game-changing) markets from nearly day one.