

China Home Loan Market By Type (Home Purchase, Refinance, Home Improvement, Construction, Other (Re-Sale etc.)), By End User (Employed Individuals, Professionals, Students, Entrepreneur, Others (Homemaker, Unemployed, Retired, etc.)), By Tenure Period (less than 5 years, 6-10 years, 11-24 years, and 25-30 years), By Region, Competition Forecast & Opportunities, 2028F

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Report description:

The China Home Loan Market is expected to experience substantial growth during the forecast period, driven by increasing marketing strategies, automation of the loan process, rising household construction, and growing digitalization.

The primary and most costly goal for a majority of individuals is homeownership. Constructing a house requires significant effort from the buyer, and the most viable way to fit the property within their budget is by obtaining a home loan. Home loans can finance the purchase of a new house or apartment, the acquisition of land for construction, as well as home improvements, expansions, and repairs.

Since 1978, China has witnessed a notable rural-urban migration, resulting in a significant population increase in the 35 largest metropolitan regions. This migration has substantially driven the demand for housing in these major metropolitan areas. Furthermore, with the rise in employment opportunities and disposable income, the need for larger residential spaces has also increased.

The escalating cost of housing in China is expected to fuel market growth. The rising housing costs have become a concern for the entire society, as ordinary families find it increasingly challenging to afford a home. The pressure to secure available housing options has led to discontentment with the high housing costs. Despite the government's implementation of control measures to stabilize home prices, these efforts have not been successful in slowing down the price surge. The persistently high home prices have severely hindered the healthy growth of the national economy. The formation of real estate bubbles poses the risk of economic stagnation, while excessive housing costs give rise to various social and economic issues. Consequently, the home loan

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market will be directly influenced by the increasing demand for housing loans.

In the primary market, mortgages are primarily offered in the form of commercial personal loans and Housing Provident Fund (HPF) loans. Hybrid mortgages, which combine the maximum amount of HPF and commercial mortgages, have been introduced to address the limitations of HPF loans that sometimes fall short of closing deals due to the high cost of housing. The majority of mortgages in the market are commercial mortgage loans. Therefore, the rise in housing prices will directly impact the China home loan market.

Increasing Household Construction Will Boost the Market Growth

The macroeconomic and socioeconomic development of a country is significantly influenced by the construction of new homes. New housing development has a substantial direct and indirect impact on the overall loan market. This holds particularly true in countries with economies that are predominantly driven by construction, such as Spain and China. The Chinese government initiated housing market reforms to improve living conditions for urban residents and accommodate the influx of immigrants from rural areas. As a result of these reforms, there has been a notable surge in housing demand and price growth, leading to increased construction of new homes. A significant number of people migrated from rural to urban areas in search of employment opportunities, driven by rapid economic growth. The housing reforms provided families with the opportunity to purchase more comfortable homes. The growing demand for enhanced living conditions further propelled home prices, attracting more capital and loans for the development of additional housing projects. China allocated USD29 billion in special financing to complete these housing initiatives, resulting in the launch of numerous new construction projects and real estate enterprises in urban areas. Thus, all these factors played a pivotal role in shaping the home loan market in China.

The Low Interest Rate of Home Loans in China Will Drive Market Growth

China has permitted banks to lower the limit on home loan interest rates. The People's Bank of China and China's Banking and Insurance Regulatory Commission state that the purpose of this action is to support housing demand and foster healthy growth in the housing market. In response to weak market demand, Chinese authorities are easing restrictions on home purchases in certain locations. Major domestic real estate player, Evergrande, has reported increasing liabilities, and other businesses have experienced a significant decline in revenues. In addition to the drop in interest rates, loans are being processed more expeditiously. Home loans account for nearly one-fifth of all bank loans in China. Across the country, applicants receive their loans in approximately a month, with 19 cities taking less than 20 days. Therefore, the anticipated market growth in China will be driven by the lower interest rates of home loans.

Market Segmentation

The China Home Loan Market is segmented based on type, end user, tenure period, region, and competition landscape. Based on type, the market is further fragmented into home purchase, refinance, home improvement, construction, others (re-sale, etc.). Based on end user, the market is segmented into employed individuals, professionals, students, entrepreneur, others (homemaker, unemployed, retired, etc.). Based on tenure period, the market is segmented into less than 5 years, 6-10 years, 11-24 years, and 25-30 years. On the basis of region, the market is divided into North, East, North-East, South-Central, North-West, South-West.

Company Profiles

ICBC Co., Ltd., Bank of China, China Construction Bank Corporation, Agricultural Bank of China Limited, Hua Xia Bank Co., Limited, Industrial Bank Co., Ltd., China Everbright Bank Co., Ltd., Postal Savings Bank of China (PSBC), China CITIC Bank International Limited and China Merchants Bank Co., Ltd. are the major players in the China Home Loan Market.

Report Scope:

In this report, China home loan market has been segmented into following categories, in addition to the industry trends which have also been detailed below:

-□China Home Loan Market, By Type:

o□Home Purchase

o□Refinance

o□Home Improvement

o□Construction

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- o Others

- China Home Loan Market, By End User:

- o Employed Individuals

- o Professionals

- o Students

- o Entrepreneur

- o Others

- China Home Loan Market, By Tenure Period:

- o Less than 5 years

- o 6-10 years

- o 11-24 years

- o 25-30 years

- China Home Loan Market, By Region:

- o North

- o East

- o North-East

- o South-Central

- o North-West

- o South-West

Competitive Landscape

Company Profiles: Detailed analysis of the major companies present in China home loan market.

Available Customizations:

With the given market data, TechSci Research offers customizations according to a company's specific needs. The following customization options are available for the report:

Company Information

- Detailed analysis and profiling of additional market players (up to five).

Table of Contents:

- 1. Introduction

- 1.1. Product Overview

- 1.2. Key Highlights of the Report

- 1.3. Market Coverage

- 1.4. Market Segments Covered

- 1.5. Research Tenure Considered

- 2. Research Methodology

- 2.1. Objective of the Study

- 2.2. Baseline Methodology

- 2.3. Key Industry Partners

- 2.4. Major Association and Secondary Sources

- 2.5. Forecasting Methodology

- 2.6. Data Triangulation & Validation

- 2.7. Assumptions and Limitations

- 3. Executive Summary

- 3.1. Market Overview

- 3.2. Market Forecast

- 3.3. Key Regions

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- 3.4.□Key Segments
- 4.□Voice of Customer Analysis (B2C Market)
 - 4.1.□Sample Size Determination
 - 4.2.□Respondent Demographics
 - 4.2.1.□By Gender
 - 4.2.2.□By Age
 - 4.2.3.□By Occupation
 - 4.3.□Brand Awareness
 - 4.4.□Factors Influencing Loan Availing Decision
 - 4.5.□Sources of Information
 - 4.6.□Challenges Faced After Availing Loan
- 5.□China Home Loan Market Outlook
 - 5.1.□Market Size & Forecast□
 - 5.1.1.□By Value
 - 5.2.□Market Share & Forecast
 - 5.2.1.□By Type Market Share Analysis (Home Purchase, Refinance, Home Improvement, Construction, Others (Re-Sale etc.))
 - 5.2.2.□By End User Market Share Analysis (Employed Individuals, Professionals, Students, Entrepreneur, Others (Homemaker, Unemployed, Retired, etc.))
 - 5.2.3.□By Tenure Period Market Share Analysis (Less than 5 years, 6-10 years, 11-24 years, and 25-30 years)
 - 5.2.4.□By Regional Market Share Analysis
 - 5.2.4.1.□North Market Share Analysis
 - 5.2.4.2.□East Market Share Analysis
 - 5.2.4.3.□North-East Market Share Analysis
 - 5.2.4.4.□South-Central Market Share Analysis
 - 5.2.4.5.□North-West Market Share Analysis
 - 5.2.4.6.□South-West Market Share Analysis
 - 5.2.5.□By Top 5 Companies Market Share Analysis, Others (2022)
 - 5.3.□China Home Loan Market Mapping & Opportunity Assessment
 - 5.3.1.□By Type Market Mapping & Opportunity Assessment
 - 5.3.2.□By End User Market Mapping & Opportunity Assessment
 - 5.3.3.□By Tenure Period Market Mapping & Opportunity Assessment
 - 5.3.4.□By Regional Market Mapping & Opportunity Assessment
- 6.□China Home Purchase Home Loan Market Outlook
 - 6.1.□Market Size & Forecast□
 - 6.1.1.□By Value
 - 6.2.□Market Share & Forecast
 - 6.2.1.□By End User Market Share Analysis
 - 6.2.2.□By Tenure Period Market Share Analysis
- 7.□China Refinance Home Loan Market Outlook
 - 7.1.□Market Size & Forecast□
 - 7.1.1.□By Value
 - 7.2.□Market Share & Forecast
 - 7.2.1.□By End User Market Share Analysis
 - 7.2.2.□By Tenure Period Market Share Analysis
- 8.□China Home Improvement Home Loan Market Outlook
 - 8.1.□Market Size & Forecast□
 - 8.1.1.□By Value

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- 8.2.□Market Share & Forecast
 - 8.2.1.□By End User Market Share Analysis
 - 8.2.2.□By Tenure Period Market Share Analysis
- 9.□China Construction Home Loan Market Outlook
 - 9.1.□Market Size & Forecast□
 - 9.1.1.□By Value
 - 9.2.□Market Share & Forecast
 - 9.2.1.□By End User Market Share Analysis
 - 9.2.2.□By Tenure Period Market Share Analysis
- 10.□Market Dynamics
 - 10.1.□Drivers
 - 10.1.1.□Increasing housing cost
 - 10.1.2.□Rising household construction
 - 10.1.3.□Low interest rates
 - 10.2.□Challenges
 - 10.2.1.□Surging competition
 - 10.2.2.□Security concerns
- 11.□Impact of COVID-19 on China Home Loan Market
 - 11.1.□Impact Assessment Model□
 - 11.1.1.□Key Segments Impacted
 - 11.1.2.□Key Regions Impacted
- 12.□Market Trends & Developments
 - 12.1.□Increasing number of fintech companies
 - 12.2.□Growth of nonbank lenders
 - 12.3.□Automation in loan process
 - 12.4.□Rapid urbanization
 - 12.5.□Attractive marketing strategies
- 13.□Porter's Five Forces Model
 - 13.1.□Competitive Rivalry
 - 13.2.□Bargaining Power of Buyers
 - 13.3.□Bargaining Power of Suppliers
 - 13.4.□Threat of New Entrants
 - 13.5.□Threat of Substitutes
- 14.□Policy & Regulatory Landscape
- 15.□China Economic Profile
- 16.□Competitive Landscape
 - 16.1.□Company Profiles
 - 16.1.1.□ICBC Co., Ltd.
 - 16.1.1.1.□Company Details
 - 16.1.1.2.□Product & Services
 - 16.1.1.3.□Financials (As Per Availability)
 - 16.1.1.4.□Key market Focus & Geographical Presence
 - 16.1.1.5.□Recent Developments
 - 16.1.1.6.□Key Management Personnel
 - 16.1.2.□Bank of China
 - 16.1.2.1.□Company Details
 - 16.1.2.2.□Product & Services

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- 16.1.2.3.□Financials (As Per Availability)
- 16.1.2.4.□Key market Focus & Geographical Presence
- 16.1.2.5.□Recent Developments
- 16.1.2.6.□Key Management Personnel
- 16.1.3.□China Construction Bank Corporation
- 16.1.3.1.□Company Details
- 16.1.3.2.□Product & Services
- 16.1.3.3.□Financials (As Per Availability)
- 16.1.3.4.□Key market Focus & Geographical Presence
- 16.1.3.5.□Recent Developments
- 16.1.3.6.□Key Management Personnel
- 16.1.4.□Agricultural Bank of China Limited
- 16.1.4.1.□Company Details
- 16.1.4.2.□Product & Services
- 16.1.4.3.□Financials (As Per Availability)
- 16.1.4.4.□Key market Focus & Geographical Presence
- 16.1.4.5.□Recent Developments
- 16.1.4.6.□Key Management Personnel
- 16.1.5.□Hua Xia Bank Co., Limited
- 16.1.5.1.□Company Details
- 16.1.5.2.□Product & Services
- 16.1.5.3.□Financials (As Per Availability)
- 16.1.5.4.□Key market Focus & Geographical Presence
- 16.1.5.5.□Recent Developments
- 16.1.5.6.□Key Management Personnel
- 16.1.6.□Industrial Bank Co., Ltd.
- 16.1.6.1.□Company Details
- 16.1.6.2.□Product & Services
- 16.1.6.3.□Financials (As Per Availability)
- 16.1.6.4.□Key market Focus & Geographical Presence
- 16.1.6.5.□Recent Developments
- 16.1.6.6.□Key Management Personnel
- 16.1.7.□China Everbright Bank Co., Ltd.
- 16.1.7.1.□Company Details
- 16.1.7.2.□Product & Services
- 16.1.7.3.□Financials (As Per Availability)
- 16.1.7.4.□Key market Focus & Geographical Presence
- 16.1.7.5.□Recent Developments
- 16.1.7.6.□Key Management Personnel
- 16.1.8.□Postal Savings Bank Of China (PSBC)
- 16.1.8.1.□Company Details
- 16.1.8.2.□Product & Services
- 16.1.8.3.□Financials (As Per Availability)
- 16.1.8.4.□Key market Focus & Geographical Presence
- 16.1.8.5.□Recent Developments
- 16.1.8.6.□Key Management Personnel
- 16.1.9.□China CITIC Bank International Limited

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- 16.1.9.1. □Company Details
 - 16.1.9.2. □Product & Services
 - 16.1.9.3. □Financials (As Per Availability)
 - 16.1.9.4. □Key market Focus & Geographical Presence
 - 16.1.9.5. □Recent Developments
 - 16.1.9.6. □Key Management Personnel
 - 16.1.10. □China Merchants Bank Co., Ltd.
 - 16.1.10.1. □Company Details
 - 16.1.10.2. □Product & Services
 - 16.1.10.3. □Financials (As Per Availability)
 - 16.1.10.4. □Key market Focus & Geographical Presence
 - 16.1.10.5. □Recent Developments
 - 16.1.10.6. □Key Management Personnel
 - 17. □Strategic Recommendations/Action Plan
 - 17.1. □Key Focus Areas
 - 17.2. □Target Type
 - 17.3. □Target End User
 - 18. □About Us & Disclaimer
- (Note: The companies list can be customized based on the client requirements.)

China Home Loan Market By Type (Home Purchase, Refinance, Home Improvement, Construction, Other (Re-Sale etc.)), By End User (Employed Individuals, Professionals, Students, Entrepreneur, Others (Homemaker, Unemployed, Retired, etc.)), By Tenure Period (less than 5 years, 6-10 years, 11-24 years, and 25-30 years), By Region, Competition Forecast & Opportunities, 2028F

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