

Germany Automotive Loan Market By Vehicle Type (Two-Wheeler, Passenger Car, Commercial Vehicle), By Provider Type (Banks, NBFCs (Non-Banking Financial Company OEM (Original Equipment Manufacturer), Others (Fintech Companies)), By Percentage of Amount Sanctioned (Less than 25%, 25-50%, 51-75%, More than 75%), By Tenure (Less than 3 Years, 3-5 Years, More than 5 Years), By Region, By Company, Forecast & Opportunities, 2018-2028F

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Report description:

Germany automotive loan market is witnessing robust growth in terms of production and demand as Germany is the world's largest market for automotive. E-Mobility and alternative drive technologies create a new business segment for the automotive loan industry. Therefore, the relevance of automobile loans will increase during the forecast period. Germany's car loan business is expanding quickly and has enormous growth potential.

The automotive loan is the best solution that allows an individual to buy a vehicle for personal or commercial use if an individual needs to save more. In Germany, Germans, as well as foreign people, will be able to obtain an automotive loan to pay for a vehicle. The two essential requirements are citizenship in Germany and a reliable income source, preferably through employment. By using automotive loans, an individual can purchase a vehicle by obtaining loan from a bank or another financial institution, with repayment of equal monthly installments and interest over a specified period.

According to a report of the Banking Association of Germany (Bankenfachverband e. V.), in 2021, the credit banks financed motor vehicles worth EUR 31.7 billion through loans and leasing, in which new car loans share is around 53%. According to data from Bayreuther Tagblatt 2022, approximately 26% of people borrow loans to buy a new car in Germany. Additionally, the marking

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2021 shows that the automotive sales in Germany are 2.62 million. Thus, the above data indicates that automotive sales are high in Germany, and people prefer to avail of an automotive loan, which drives the automotive loan market in Germany.

Surging Prices of Cars Fuels the Market Growth

In Germany, the need for borrowing when purchasing a car is logical, given that the purchase cost is typically insufficient to cover one's own income or assets. Few car buyers actually have the money saved, thus the majority of them must use an auto loan to buy the desired car. Germany's primary mode of transport is the automotive, which the Germans value above all else. People in Germany choose to take out loans since the average cost of a new car is about USD 38,000, which is relatively high. The auto loan's interest rate is low since the vehicle can be used as collateral up until the last payment is made. Therefore, due to the low-interest rates, people prefer loans to buy car which is driving the automotive loan market in Germany.

Increased Automobile Sales is Boosting Market Growth

The primary driver behind the growth of automotive loans is an increase in consumer demand for luxury cars in Germany. For instance, according to CEIC data 2021, Germany Motor Vehicles Revenue reached 2,973,319 units, down from 3,266,759 units, the year before. Compared to previous year, the overall penetration rate of auto finance in Germany has expanded significantly due to the rise in automobile consumption, modifications in residents' consumption notions, and improvement in the consumer finance sector. Thus, the automotive loan is boosting in Germany.

Prevalence of Automotive Loan Among Millennial Population Boosting the Market Growth

According to a survey by business consulting Duff & Phelps, German millennials' attitude regarding cars show that 81 percent of Germans born since 1980, now own or lease a vehicle, compared to an EU average of 79 percent. Today, the usage of cars is more common among millennials in Germany, than in the entire EU. Among young Germans, 61 percent said they would prefer to purchase a vehicle with a combustion engine, while only 32 percent said they would choose an electric or a hybrid vehicle. As younger consumers have become more susceptible to financing their automotive purchases than previous generations, automotive loans have grown in popularity in Germany during the past several years. Therefore, Germany's millennials prefer loans and paying installments which is an aspect which is booming the automotive loan industry in Germany during the forecast period.

Market Segmentation

Germany automotive loan market is segmented on vehicle type, provider type, percentage of amount sanctioned, and tenure. The market is divided into two-wheeler, passenger cars, and commercial vehicles, based on vehicle type. Based on the provider type, the market is segmented into banks, NBFCs (non-banking financial company, OEM (original equipment manufacturers), and others (fintech companies). Based on percentage of the amount sanctioned, the market is segmented into less than 25%, 25-50%, 51-75%, and more than 75%. By tenure, the market is segmented into less than 3 years, 3-5 years, and more than 5 years.

Company Profiles

Volkswagen Bank GmbH, Mercedes-Benz Bank AG, Banque PSA Finance S.A., Bank11 für Privatkunden und Handel GmbH, Süd-West-Kreditbank Finanzierung GmbH, Deutsche Bank AG, Nordfinanz GmbH, Auto Empire Trading GmbH, smava GmbH, MCE Bank GmbH are among the major market players in the global platform that lead the market growth of the Germany automotive loan market.

Report Scope:

In this report, the Germany Automotive Loan market has been segmented into the following categories, in addition to the industry trends which have also been detailed below:

-□Germany Automotive Loan Market, By Vehicle Type:

o□Two-Wheeler

o□Passenger Car

o□Commercial Vehicle

-□Germany Automotive Loan Market, By Provider Type:

o□Banks

o□NBFCs (Non-Banking Financial Companies)

o□OEM (Original Equipment Manufacturer)

o□Others

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-□Germany Automotive Loan Market, By Percentage of Amount Sanctioned:

o□Less than 25%

o□25-50%

o□51-75%

o□More than 75%

-□Germany Automotive Loan Market, By Tenure:

o□Less than 3 Years

o□3-5 Years

o□More than 5 Years

-□Germany Automotive Loan Market, By Region:

o□South-West

o□South-East

o□North-West

o□North -East

Competitive Landscape

Company Profiles: Detailed analysis of the major companies present in the Germany automotive 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).

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