

Germany Loan Market By Type (Secured Loan and Unsecured Loan), By Provider Type (Bank, Non-Banking Financial Companies and Others (Fintech Companies)), By Interest Rate (Fixed and Floating), By Tenure Period (Less than 5 Years, 5-10 Years, 11-20 Years, More than 20 Years), By Region, Competition, Forecast & Opportunities, 2028F

Market Report (3 business days) | 2023-10-03 | 80 pages | TechSci Research

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Report description:

The Germany Loan Market is anticipated to project robust growth during the forecast period because of increasing marketing strategies, low-interest rates, and digitalization.

The term "loan" refers to a sum of money that one or more individuals, firms, or other entities borrow from banks or other financial institutions to manage their finances in connection with foreseeable or unforeseen events. By doing this, the borrower establishes a debt that needs to be paid back with interest over a specific period. Loans are available to everyone, including people, companies, and governments. One borrows money primarily to increase the total amount of available funds.

Germany is Europe's biggest economy and provides a favorable market environment with exceptional repayment behavior and financial resources. However, with a volume of outstanding loans of USD 188.66 billion in 2020, the German consumer lending sector is still relatively tiny in comparison to the size of the country's entire economy.

Dominance of Automotive Loan Will Lead to the Market Growth

The primary motive for consumer loans, according to a GfK study, is to finance a car. For instance, Germany's auto loans account for 56% of all installment loans. Financing for vehicles is widespread. To engage reasonably in daily life, owning a car is still necessary, especially in rural areas. Buying a car is typically so expensive that very few people can do so with their own money or

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assets. According to the DAT Report 2022, installment loans or loans from auto dealers account for 66% of all new car purchases in Germany.

Additionally, getting a car loan is relatively easy. There are so many options available to borrowers. Direct and car banks are actively pursuing consumers in this market in addition to the traditional banks offering loans. This ensures that the borrowing terms are frequently favorable for borrowers, thus increasing the demand for the loan in Germany.

Booming Online Loans Will Boost The Market Growth

The consumer loan industry is seeing a shifting market environment, and the Covid-19 pandemic has further emphasized the value of online channels. As a result, new technical advancements open up chances for new players and traditional banks face unique difficulties. Additionally, getting a loan online is now very simple. For instance, CrediMaxx organizes corresponding online loans. Borrowers frequently make significant financial savings by contrasting the associated conditions. 37% of installment loans were obtained partially online, i.e., through online applications. Absolute digital users are increasing most rapidly in the banking sector. Customers value banking apps more than branch networks, brands, or counter advice. Thus, increasing digitalization in the banking sector will fuel the Germany loan market.

Purchase of Loan To Finance The Facility Will Fuel The Market Growth

One of many people's most significant developmental phases is purchasing their first home. This component, though, is always accompanied by certain expenses. The price of the furniture and other furnishings customers require can quickly pile up depending on the size of their own four walls and needs. The housing facility is one of the most typical reasons for taking out a loan in Germany because the requisite savings are frequently missing at a young age. A kitchen is often always a necessary expenditure, which also accounts for a sizeable portion, even if some furniture is already present. Currently, 42% of German families use consumer loans to finance purchases for home. Low-interest rates and a lowered inhibition threshold both contribute to the fact that this percentage is rising. Thus, all these factors play an essential role in boosting the Germany loan market.

Market Segmentation

The Germany Loan Market is segmented based on type, provider type, interest rate, tenure period, region, and competition landscape. Based on type, the market is further bifurcated into secured and unsecured loans. Based on provider type, the market is segmented into bank, non-banking financial companies, and others (fintech companies). Based on interest rates, the market is segmented into fixed and floating. On the basis of tenure, the market is segmented into less than 5 years, 5-10 years, 11-20 years, and more than 20 years. Based on region, the market is divided into South-West, South-East, North-West, and North-East.

Company Profiles

Deutsche Bank AG, DZ BANK Group, KfW Group, Commerzbank, UniCreditBank AG, LBBW Group, BayernLB Group, NORD/LB, Helaba (Landesbank Hessen-Thuringen) and NRW.BANK are the major players driving the Germany Loan Market.

Report Scope:

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

- Germany Loan Market, By Type:

- o□Secured Loan

- o□Unsecured Loan

- Germany Loan Market, By Provider Type:

- o□Bank

- o□Non-Banking Financial Companies

- o□Others

- Germany Loan Market, By Interest Rate:

- o□Fixed

- o□Floating

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-□Germany Loan Market, By Tenure Period:

o□Less than 5 Years

o□5-10 Years

o□11-20 Years

o□More than 20 Years

-□Germany 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 Germany 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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