

Vietnam 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 | 85 pages | TechSci Research

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Report description:

The Vietnam Loan Market is anticipated to project robust growth during the forecast period owing to increasing attractive marketing strategies, rising demand from small business sector, increasing internet penetration and digitalization.

The steadily growing economy, rising consumer demand, increasing trade and declining interest rates are the elements that create the ideal conditions for customers to take loan and take advantage of a business opportunity during the forecast period.

Local banks proved their strength by overcoming the pandemic's obstacles and the financial industry maintained steady liquidity in 2020 and 2021. The Vietnamese banking industry saw total loans increase by 13.5% and total deposits grow by 8.4% in 2021.

Relaxation in Overall Lending Standards To Fuel The Market Growth

Credit institutions are projected to ease the lending standards in investment, tourism, securities, finance, banking, and insurance sector. In the real estate sector, credit criteria is still projected to remain the same or possibly tighten. However, the terms and conditions of loans to purchase real estate for individual clients remained loose in 2022. Thus, with ease in lending standards there was increase in demand for loan. For instance, in the first six months of 2022, 42.9% of lending institutions reported they had met 100% of their customers borrowing requirements. Notably, 16 major commercial banks reported meeting loan demand at a high rate (more than 75%) in the first six months of 2022. Thus, with ease in availability of loan, the Vietnam Loan Market is

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expected to grow at a fast rate.

Booming Digitalization to Boost The Market Growth

The fintech sector for e.g., MoMo, Moca in Vietnam has advanced significantly owing to the rising preference for digital payment services as more consumers choose cashless ways and digital solutions as the nation acclimates to a "new normal" brought on by the COVID-19 pandemic. Vietnam News reported that 71% of users use e-wallets at least once every week. Consumers are now more likely to use electronic payment methods for their online purchases and loan payment. As the public's use of smartphones and the internet rises, more individuals are getting interested in learning more about digital technology and solutions. Thus, all these factors are expected to play an important role in driving the growth of Vietnam Loan Market.

Rising Demand from Business Sector Will Fuel the Market Growth

Small businesses frequently have to borrow money from friends or family members or even pledge assets as collateral to secure finance. Due to these difficulties, the SMEs loan market is used to be the competition for many financial institutions. To resolve these problems, banks and other institutions are coming up with online lending platforms to help small and medium-sized enterprises (SMEs). For instance, The Funding Societies, which is one of the largest digital financing platforms for small and medium-sized enterprises (SMEs) in Southeast Asia, has already disbursed USD 20 million in loans in Vietnam. In Vietnam, the sector of lending money to small and medium-sized businesses is booming owing to the emergence of several platforms that support loan availability in easy manner than the traditional banks. Thus, demand of loans from business sector is expected to have huge impact on Vietnam Loan market.

Market Segmentation

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

Company Profiles

Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank), Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV), Vietnam Technological and Commercial Joint Stock Bank (TECHCOMBANK), Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank), Military Commercial Joint Stock Bank (MB Bank), Vietnam Bank for Agriculture and Rural Development (Agribank), Asia Commercial Joint Stock Bank (ACB), Saigon Thuong Tin Commercial Joint Stock Bank (Sacombank), Tien Phong Commercial Joint Stock Bank (TPBank) and Vietnam International Bank (VIB) are also actively entering the market in recent years and further strengthening the market growth.

Report Scope:

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

- Vietnam Loan Market, By Type:

o Secured Loan

o Unsecured Loan

- Vietnam Loan Market, By Provider Type:

o Bank

o Non-Banking Financial Companies

o Others

- Vietnam Loan Market, By Interest Rate:

o Fixed

o Floating

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- Vietnam Loan Market, By Tenure Period:

o Less than 5 Years

o 5-10 Years

o 11-20 Years

o More than 20 Years

- Vietnam Loan Market, By Region:

o North

o South

o Central

Competitive Landscape

Company Profiles: Detailed analysis of the major companies present in Vietnam 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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