

France 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 | 74 pages | TechSci Research

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Report description:

France Loan Market is anticipated to project robust growth in the forecast period because of low-interest rates, increasing demand from automation in the loan process, and growing marketing strategies.

A loan is an agreement in which a lender provides cash to another party in exchange for an interest payment and the return of the funds at the end of the lending arrangement. Loans provide liquidity to businesses and individuals, making them a crucial component of the financial system.

The global health crisis caused by the Covid-19 virus and the following impact on the French economy resulted in a significant increase in demand from French homeowners to re-negotiate their existing debts. Over one-third of all house loans from French banks in the three months leading up to May 2021 stemmed from re-negotiations of previous loan agreements. Home loans dominated the French consumer lending industry. Personal loans (including auto loans) were the second largest category, followed by credit card loans.

Rising Demand Of Home Loans Will Lead to the Market Growth

With interest rates in France at historically low levels in 2021, it is no surprise that the 12 months up to August 2021 saw more home sale transactions than any time in the previous decade (1,130,000 house sales). Banks specifically emphasize that new

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mortgage lending from French banks remains continuously robust, with 85% of banks reporting consistent demand for home mortgages. In September 2021, the total volume of house loans in France was USD23.37 billion. The French property market is the right choice from a long-term investing perspective. The French housing market has demonstrated in recent years that it is sufficiently solid and steady to withstand the transitory recession. This is primarily due to the nature of the French mortgage market. In France, 84.4% of borrowers have fixed-rate mortgages, making the French housing market less susceptible to the short ups and downs experienced by other countries. Thus, the high demand for home loans will fuel the France Loan Market.

Increase in Online Banking Will Boost The Market Growth

In recent years, there has been a shift toward mobile banking in France, with many residents using online payment apps to pay bills, transfer money, and even pay for groceries. One of Europe's most significant financial changes in recent years has been the growth of digital banking. France, one of Europe's developed economies, has undergone a substantial move toward internet banking; most French banks now promote digital services. Hence, increasing online banking will impact Loan Market in France. In terms of transaction value, mobile payments, credit cards, and other digital payment systems constitute France's most significant segment of FinTech. The increasing use of smartphones and extensive internet access drive demand for mobile financial transactions. Government programs also encourage customers to utilize contactless payment platforms. Thus, the France Loan market will grow faster with the increase in online banking.

Low Interest Rates Will Fuel The Market Growth

French consumers also have far lower borrowing costs for housing than their counterparts in other major European nations, partly due to restrictions limiting how quickly banks can raise interest rates. Due to France's low-interest rates, the market for French mortgages has remained strong, with the Banque de France reporting significant loan demand. Throughout 2021, interest rates on French mortgages have been historically low, contributing to the French housing market remaining in excellent condition. The average interest rate on new mortgages in France fell to an all-time low of 1.05% in August 2021. This was the lowest level of interest rates in the recent 50 years. Thus, a low-interest rate in France will lead to the growth of the France Loan market.

Market Segmentation

The France 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 and unsecured loans. Based on provider type, the market is segmented into the bank, non-banking financial companies, and others (fintech companies). Based on interest rates, the market is segmented into fixed and floating. The market is segmented based on the tenure period into less than 5 years, 5-10 years, 11-20 years, and more than 20 years. Based on region, the market is divided into Northern France, Western France, Southern France, Eastern France, and Central France.

Company Profiles

BNP Paribas Group, Credit Agricole Group, Societe Generale Group, Groupe BPCE, AXA BANQUE, Credit Mutuel group, La Banque Postale Group, Credit du Nord, Banque de France and Dexia Group are also actively entering the market in recent years and further strengthening the market growth.

Report Scope:

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

-☐ France Loan Market, By Type:

o☐ Secured Loan

o☐ Unsecured Loan

-☐ France Loan Market, By Provider Type:

o☐ Bank

o☐ Non-Banking Financial Companies

o☐ Others

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-☐ France Loan Market, By Interest Rate:

- o☐ Fixed
- o☐ Floating

-☐ France Loan Market, By Tenure Period:

- o☐ Less than 5 Years
- o☐ 5-10 Years
- o☐ 11-20 Years
- o☐ More than 20 Years

-☐ France Loan Market, By Region:

- o☐ Northern France
- o☐ Western France
- o☐ Southern France
- o☐ Eastern France
- o☐ Central France

Competitive Landscape

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