

China Mortgage/Loan Brokers - Market Share Analysis, Industry Trends & Statistics, Growth Forecasts 2020 - 2029

Market Report | 2024-02-17 | 150 pages | Mordor Intelligence

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Report description:

The China Mortgage/Loan Brokers Market size is estimated at USD 33.90 billion in 2024, and is expected to reach USD 61.26 billion by 2029, growing at a CAGR of 12.56% during the forecast period (2024-2029).

In China, only nine major state-owned specialized banks are allowed to accept deposits and conduct banking business. Revenue from the wholesale banking industry in China has continuously declined over the last few years. In the loan industry for household loans, short-term loans consist of a large amount compared to mid- and long-term loans.

With the advent of COVID-19 and its major impact on Chinese businesses and shutdown made at a large level, per capita income of rural and urban households observed continuous growth during that period with a significant disruption of increasing wealth gap in China. This can be observed through a steady Gini coefficient in China at an average of 47 over the decade.

The inflation rate in China is standing at a very low level compared to other countries at around 2.8% and is further expected to remain at the same level. An increase in global interest rate with a spillover effect caused by the US Fed with appreciation in dollar value had caused China's central bank to increase the interest rate to control inflation. As the loan market has interest rates as one of the major factors in the banking business, in China's case, this trend will define the future of the Loan mortgage market.

China Mortgage/Loan Brokers Market Trends

Change in Monetary factors affecting China Mortgage/Loan Brokers market.

China has continuously declined its base rate, with the current rate standing at 3.650%. As interest rate plays a major role in

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economic activities, an increase in interest signifies a trend of increase in inflation. In contrast, a reduction in interest signifies accommodative policies of banks and financial institutions for increasing economic activities and investments. With a decline in interest rate, mortgage loans play a major role when there is no collateral. Therefore, a decline in interest rates will allow the people of China to access a loan without any collateral.

Other than this, an increase in land and real estate prices makes, lending agencies assured of being able to recover in case of a default. Real estate had observed a continuous increase in sales prices in China, creating a positive outlook for borrowers and loan-issuing agencies for mortgage loans.

Banking Penetration affecting Loan Mortgage Real estate market.

As a developed nation and an economic hub globally, China connected almost 80% of its population to banking facilities, making it easier for them to deposit and credit money. With a continuous increase in mobile internet users, all the banking facilities are available on mobile through which people can apply for mortgage loans, and banks can make their facilities available to customers without making them arrive in person.

For state-owned commercial banks, the total loan amount had continuously increased, rising to 103 trillion Yuan (14.56 USD trillion) last year. With all these increases in banking penetration, a negative effect is also been observed with an increasing Non-performing loans, making banks take a precautionary approach while lending.

China Mortgage/Loan Brokers Industry Overview

China, as one of the largest economies globally, is operating with four major banks, which include the Industrial and Commercial Bank of China, The China Construction Bank, The agriculture Bank of China and the Bank of China. These banks are under the direct control of the state. Other than these Largest banks by asset size operating in China are the Postal Saving Bank of China, Industrial Bank (China), China Merchants Bank, China Minsheng Bank, China Citic Bank and Ping An Bank, etc.

Additional Benefits:

- The market estimate (ME) sheet in Excel format
- 3 months of analyst support

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