

## **Japan Mortgage/Loan Brokers - Market Share Analysis, Industry Trends & Statistics, Growth Forecasts 2019 - 2029**

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

### **AVAILABLE LICENSES:**

- Single User License \$4750.00
- Team License (1-7 Users) \$5250.00
- Site License \$6500.00
- Corporate License \$8750.00

### **Report description:**

The Japan Mortgage/Loan Brokers Market size is estimated at USD 5.20 billion in 2024, and is expected to reach USD 6.30 billion by 2029, growing at a CAGR of 3.92% during the forecast period (2024-2029).

In Japan, the mortgage loan is available in the form of a fixed interest rate, Variable interest rate, Initial Fixed interest rate and a variable interest rate period thereafter. The interest rate on mortgage loans for commercial and residential real estate in Japan has observed a steady trend over the years. Mortgage Investors play a significant role in buying these mortgage loans providing insurance to a regular investor in the bond market in case of default.

With the advent of COVID-19 in Japan, its GDP observed a decline from a level of 5040.11 billion USD to 4,912.15 bn USD over the period showing a continuous decline in the per capita income of people and resulting in a constant increase in the value of mortgage debt outstanding in Japan with an increase in the issuance of new housing loans combined with a stable mortgage interest rate.

The growth rate of land prices in Japan has observed an increasing trend, with a continuous increase in the monthly residential property price index and real house price index. This, combined with a constant level of interest rate, will make mortgage loans a better option for the population of Japan to get a large loan value from the existing property at a stable interest rate.

Japan Mortgage/Loan Brokers Market Trends

Consistent level of interest rate and Increasing Real Estate price affecting Japan's Mortgage/Loan Broker Market.

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: [support@scott-international.com](mailto:support@scott-international.com)

[www.scott-international.com](http://www.scott-international.com)

Bank of Japan's Basic loan rate is at 0.3% over the years. An increase in real investment and a rise in asset price resulted in an accumulation of private debt and active investment with an increase in asset price. Almost half of the increase in total credit for the past decade is observed with increased housing and real estate loans.

Real estate property acquisition by domestic investors had observed an increase with a decline in foreign investor acquisition during covid other than a trend of continuous increase in foreign investor acquisition of real estate property. In Japan, real estate loans by major banks have kept rising for real estate investment funds such as Kanto, Chubu, Kinki, etc.

Borrower type in Loan industry affecting Japan Mortgage /Loan Broker Market

Over the years real estate business has been observing a steady loan borrowing; with the advent of COVID-19, loans in the real estate business sector have grown at an increasing rate, followed by manufacturing and wholesale industries. Housing loans account for a large share of an individual with a y/y% change of around 3.5 % during the previous year.

The real house price index in Japan has observed continuous growth, creating an increase in mortgage value for a home loan and a small property sufficient amount of loan can be taken with the surge in mortgage price of the house. When borrowing is considered, real estate is at the top of the mortgage industry.

Japan Mortgage/Loan Brokers Industry Overview

The outstanding amount of housing loans granted by private lending institutions had observed continuous growth as compared to Public financial institutions with an outstanding value of 1.43 trillion USD during last year for public financial institutions and 0.16 trillion USD for public financial institutions, leading to an effective role been played by a private financial institution for mortgage loans. Japan Housing Finance Agency is acting as a leading public housing loan lender. A few of the major banks in Japan offering mortgage loans are UOB (United Overseas Bank), Bank of China, Orix, OCBC (Overseas-Chinese Banking Corporation, Limited) etc.

Additional Benefits:

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

## **Table of Contents:**

### 1 INTRODUCTION

#### 1.1 Study Assumptions and Market Definition

#### 1.2 Scope of the Study

### 2 RESEARCH METHODOLOGY

### 3 EXECUTIVE SUMMARY

### 4 MARKET DYNAMICS AND INSIGHTS

#### 4.1 Market Overview

#### 4.2 Market Drivers

##### 4.2.1 Increase in demand for Financial Home Loan Solutions

##### 4.2.2 Increased Accessibility to Loan Broker Services

#### 4.3 Market Restraints

##### 4.3.1 Lack of Risk Valuation Capabilities

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- 4.3.2 High level of Brokerage Service Charges and Commission
- 4.4 Market Opportunities
  - 4.4.1 Fintechs Innovative products expanding the Market
  - 4.4.2 Partnership between fintech and traditional Banks
- 4.5 Industry Attractiveness - Porter's Five Forces Analysis
  - 4.5.1 Bargaining Power of Buyers
  - 4.5.2 Bargaining Power of Suppliers
  - 4.5.3 Threat of New Entrants
  - 4.5.4 Threat of Substitutes
  - 4.5.5 Intensity of Competitive Rivalry
- 4.6 Insights of Technology Innovations in the Market
- 4.7 Insights on various regulatory landscape
- 4.8 Impact of COVID-19 on the Market

## 5 MARKET SEGMENTATION

- 5.1 By Type of Mortgage Loan
  - 5.1.1 Conventional Mortgage Loan
  - 5.1.2 Jumbo Loans
  - 5.1.3 Government-insured Mortgage Loans
  - 5.1.4 Other Types of Mortgage Loan
- 5.2 By Mortgage Loan terms
  - 5.2.1 30- years Mortgage
  - 5.2.2 20-year Mortgage
  - 5.2.3 15-year Mortgage
  - 5.2.4 Other Mortgage Loan Terms
- 5.3 By Interest Rate
  - 5.3.1 Fixed-Rate
  - 5.3.2 Adjustable-Rate
- 5.4 By Provider
  - 5.4.1 Primary Mortgage Lender
  - 5.4.2 Secondary Mortgage Lender

## 6 COMPETITIVE LANDSCAPE

- 6.1 Market Concentration Overview
- 6.2 Company Profiles
  - 6.2.1 Bank of Japan
  - 6.2.2 Bank of China
  - 6.2.3 Suruga bank Ltd.
  - 6.2.4 SMBC trust bank
  - 6.2.5 Shinseibank
  - 6.2.6 United Overseas Bank
  - 6.2.7 Overseas Chinese Banking Corp
  - 6.2.8 Sumitomo Mitsui Financial Group
  - 6.2.9 Mitsubishi UFJ Financial Group
  - 6.2.10 Mizuho Financial Group\*

## 7 MARKET FUTURE TRENDS

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com



**Japan Mortgage/Loan Brokers - Market Share Analysis, Industry Trends & Statistics, Growth Forecasts 2019 - 2029**

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

To place an Order with Scotts International:

- Print this form
- Complete the relevant blank fields and sign
- Send as a scanned email to support@scotts-international.com

**ORDER FORM:**

Select license	License	Price
	Single User License	\$4750.00
	Team License (1-7 Users)	\$5250.00
	Site License	\$6500.00
	Corporate License	\$8750.00
		VAT
		Total

\*Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346.

\*\* VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

Email*	<input type="text"/>	Phone*	<input type="text"/>
First Name*	<input type="text"/>	Last Name*	<input type="text"/>
Job title*	<input type="text"/>		
Company Name*	<input type="text"/>	EU Vat / Tax ID / NIP number*	<input type="text"/>
Address*	<input type="text"/>	City*	<input type="text"/>
Zip Code*	<input type="text"/>	Country*	<input type="text"/>
		Date	<input type="text" value="2026-03-04"/>
		Signature	

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

