

Retail Lending in the United States

Industry Report | 2025-06-12 | 46 pages | MarketLine

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Report description:

Retail Lending in the United States

Summary

Retail Lending in the United States industry profile provides top-line qualitative and quantitative summary information including: market share, market size (value 2019-24, and forecast to 2029). The profile also contains descriptions of the leading players including key financial metrics and analysis of competitive pressures within the market.

Key Highlights

- Retail lending market covers mortgage and consumer credit. The market value reflects residential mortgage and personal loan balances outstanding at the end of the year.
- The US retail lending market recorded balances outstanding of \$15,397.9 billion in 2024, representing a compound annual growth rate (CAGR) of 4.8% between 2019-24.
- The mortgage credit segment accounted for the market's largest proportion in 2024, with total balances outstanding of \$13,156.9 billion, equivalent to 85.4% of the market's overall value.
- The healthy growth of the US retail lending market during 2019-24 can be attributed to the strong consumer spending, a robust labor market, and rapid digital transformation in financial services.

Scope

- Save time carrying out entry-level research by identifying the size, growth, major segments, and leading players in the retail lending market in the United States
- Use the Five Forces analysis to determine the competitive intensity and therefore attractiveness of the retail lending market in the United States

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- Leading company profiles reveal details of key retail lending market players' global operations and financial performance
- Add weight to presentations and pitches by understanding the future growth prospects of the United States retail lending market with five year forecasts

Reasons to Buy

- What was the size of the United States retail lending market by value in 2024?
- What will be the size of the United States retail lending market in 2029?
- What factors are affecting the strength of competition in the United States retail lending market?
- How has the market performed over the last five years?
- Who are the top competitors in the United States's retail lending market?

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