

Global Lending Market Surges, Expected to Reach \$12.18 Trillion by 2027

The Business Research Company's Lending Global Market Report 2023 – Market Size, Trends, And Market Forecast 2023-2032

LONDON, GREATER LONDON, UK, December 6, 2023 /EINPresswire.com/ -- The <u>global lending market</u> has experienced significant growth, escalating from \$7,887.89 billion in



2022 to \$8,682.26 billion in 2023, reflecting a robust Compound Annual Growth Rate (CAGR) of 10.1%. Projections suggest sustained momentum, with the market anticipated to reach \$12,176.98 billion by 2027, indicating a CAGR of 8.8%.



The market size of global lending market is expected to grow to \$12176.98 billion in 2027 at a CAGR of 8.8%."

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Digitization Revolutionizes Commercial Lending
Banks and financial institutions are undergoing a digital
transformation to modernize their commercial lending
processes. This shift is fueled by intensified competition
and a growing demand for streamlined and expeditious
commercial lending. Digitization facilitates quicker
approval of commercial loans, a process traditionally
intricate and time-consuming. Moreover, it allows banks to
target new customer segments and provide customer-

centric solutions, ultimately enhancing efficiency in commercial lending. Notable adopters of digitization include Commonwealth Bank of Australia, Hana Bank, and Fidor Bank, illustrating the global shift towards technologically-driven lending solutions.

Explore the global lending market with a detailed sample report: https://www.thebusinessresearchcompany.com/sample.aspx?id=3575&type=smp

Key Players Driving Market Dynamics

Major players at the forefront of shaping the dynamic lending landscape include China Construction Bank, Agricultural Bank of China, JPMorgan Chase & Co., Bank of China, Industrial and Commercial Bank of China, Citigroup, Bank of America Corporation, State Bank of India,

Mitsubishi UFJ Financial Group, and Legal & General Group plc.

Rise of Participation Lending

Participation lending, synonymous with syndicated lending, is gaining prominence as a risk-mitigating strategy when lending large capital amounts. In participation lending, multiple lenders collaborate to provide a loan to a single borrower, often administered by one financial institution on behalf of another. This approach is becoming increasingly popular as it enables the diversification of loan products and enhances business liquidity. By sharing both funding and risk, financial institutions can tap into larger business lending opportunities. Noteworthy players in the participation lending arena include Coastway Community Bank, Shamrock Financial Corp., and Homestar Mortgage.

Regional Dynamics:

Largest Region: Western Europe emerged as the largest region in the lending market in 2022.

Second Largest Region: Asia-Pacific secured the position of the second-largest region in the lending market.

The comprehensive regions covered in the global lending market analysis report include Asia-Pacific, Western Europe, Eastern Europe, North America, South America, the Middle East, and Africa.

Market Segmentation:

- •Type: Corporate Lending, Household Lending, Government Lending
- •Interest Rate: Fixed Rate, Floating Rate
- ·Lending Channel: Offline, Online

Subsegments Covered: Working Capital, Short Term - Corporate Lending, Long Term - Corporate Lending, Home Loans, Personal Loans, Other Household Loans, Short Term - Government Lending, Long Term - Government Lending

Access the complete report for in-depth analysis:

https://www.thebusinessresearchcompany.com/report/lending-global-market-report

Lending Global Market Report 2023 from TBRC covers the following information:

- •Market size date for the forecast period: Historical and Future
- •Market analysis by region: Asia-Pacific, China, Western Europe, Eastern Europe, North America, USA, South America, Middle East and Africa.
- •Market analysis by countries: Australia, Brazil, China, France, Germany, India, Indonesia, Japan, Russia, South Korea, UK, USA.

Trends, opportunities, strategies and so much more.

The Lending Global Market Report 2023 by The Business Research Company is the most

comprehensive report that provides insights on <u>lending market size</u>, lending market drivers and trends, lending market major players, lending market competitors' revenues, lending market positioning, and lending market growth across geographies. The lending market report helps you gain in-depth insights on opportunities and strategies. Companies can leverage the data in the report and tap into segments with the highest growth potential.

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About The Business Research Company

The Business Research Company has published over 3000+ detailed industry reports, spanning over 6500+ market segments and 60 geographies. The reports draw on 1,500,000 datasets, extensive secondary research, and exclusive insights from interviews with industry leaders.

Global Market Model – Market Intelligence Database

The Global Market Model, The Business Research Company's flagship product, is a market intelligence platform covering various macroeconomic indicators and metrics across 60 geographies and 27 industries. The Global Market Model covers multi-layered datasets that help its users assess supply-demand gaps.

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