

Asset-Based Lending Market Forecast To 2034 – For Business Leaders, Analysts, And Strategic Teams

The Business Research Company's Asset-Based Lending Global Market Report 2025 – Market Size, Trends, And Forecast 2025-2034

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/EINPresswire.com/ -- What Drives The [Asset-Based Lending Market's](#) Growth?

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The asset-based lending market has seen rapid expansion recently. It is predicted to grow from \$785.6 billion in 2024 to \$896.12 billion in 2025, exhibiting a remarkable compound annual growth rate CAGR of 14.1%. This substantial growth in the historic period can be predominantly

attributed to economic downturns, credit challenges, working capital financing necessity, cyclical nature of industries, corporate restructuring and turnarounds, and prevalent asset-rich, cash-poor situations.

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What Predictions Can Be Made For The Asset-Based Lending Market Size In The Following Years?

The asset-based lending market is slated to grow exponentially in the near future, reaching \$1433.06 billion in 2029, reflecting a CAGR of 12.5%. The growth in this forecast period can be attributed predominantly to global

economic volatility, higher demand for non-traditional financing, cross-border transactions expansion, working capital optimization focus, and industry-specific tailoring. Several trends are expected to gain prominence in the forecast period including the expansion of cross-border asset-based lending, the application of artificial intelligence in credit decisioning, collaborations between traditional lenders and fintech, focus on non-traditional collateral types, and the integration of risk management analytics.

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Are There Any Key Market Drivers?

The increasing demand for loans is one of the essential drivers propelling the growth of the asset-based lending market. Loans, often obtained from banks or financial institutions, provide flexible financing, enhanced liquidity, and scalability, affecting the steady increase in demand. For instance, in April 2024, according to a report by UN trade and development, rising global interest rates since 2022 have strained public budgets, with developing countries' net interest payments hitting \$847 billion in 2023 – a 26% rise from 2021.

Moreover, alternative financing's rising demand is significantly influencing the growth of the asset-based lending market. These financial processes emerged outside the traditional finance system offer businesses more cost-effective, flexible, and easily accessible ways to secure capital.

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Who Are The Major Companies Operating In The Market?

The major companies operating in the asset-based lending market include the likes of JPMorgan Chase and Co., Wells Fargo And Company, HSBC Holdings PLC, Goldman Sachs Group Inc., BMO Harris Bank N.A., Barclays Bank PLC, Hilton-Baird Group, and many more.

What Are The Emerging Trends In The Asset-Based Lending Market?

In terms of emerging trends, in August 2024, Planet Home Lending, a US-based loan options and services company, acquired Axia Home Loans for an undisclosed amount. This acquisition was seen as a strategic move for Planet Home Lending to expand its retail market share and branch presence while also increasing loan volume and leveraging experienced personnel.

How Is The Global [Asset-Based Lending Market Segmented](#)?

The market segmentation is as follows:

- 1 By Type: Inventory Financing, Receivables Financing, Equipment Financing, Other Types
- 2 By Interest Type: Fixed Rate, Floating Rate
- 3 By End User: Large Enterprises, Small And Medium-Sized Enterprises

For detailed segmentation, refer to subsegments like Raw Material Financing, Finished Goods Financing under Inventory Financing, Invoice Financing, Factoring under Receivables Financing, Heavy Machinery Financing, Office Equipment Financing under Equipment Financing, and Real Estate Financing, Vehicle Financing, Intellectual Property Financing under Other Types.

How Is The Market Distributed Regionally?

North America was the largest region in the asset-based lending market in 2024. The regions

examined in the asset-based lending market report include Asia-Pacific, Western Europe, Eastern Europe, North America, South America, Middle East, Africa.

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