

Global Refinancing Market Size study & Forecast, by Type (Fixed-rate Mortgage Refinancing, Adjustable-rate Mortgage Refinancing, Cash-out Refinancing, Others) by Deployment (Cloud, On-premise), by End-use (Personal, Commercial) and Regional Analysis, 2022-2029

<https://marketpublishers.com/r/GD316BA84EA7EN.html>

Date: January 2023

Pages: 200

Price: US\$ 4,950.00 (Single User License)

ID: GD316BA84EA7EN

Abstracts

Global Refinancing Market is valued at approximately USD 18.09 billion in 2021 and is anticipated to grow with a healthy growth rate of more than 7.5% over the forecast period 2022-2029.

Refinancing is the method of revising and replacing an existing debt obligation with another debt obligation under a different term and interest rate. Factors such as the increasing developments in offerings provided by banks, rising focus on leveraging technologies such as artificial intelligence and machine learning to automate mortgage processing, coupled with the introduction of refinancing instruments are driving the market growth across the globe.

The growing demand for car loans and home loans among the population owing to the rising awareness about the benefits of refinancing a mortgage is fostering the growth of the market. According to Mortgage Calculator, in 2019, the annual mortgage origination volume in the total production volume of refinancing in 1 to 4-family unit residential mortgages was estimated to account for USD 1,028 billion, which is a rise from USD 502 billion in 2014. Likewise, as per Statista, in India, the total value of housing loans in 2018 is recorded at USD 14.03 billion, which is progressively rising and reached USD 23.63 billion in 2021. Therefore, the rising preference for home loans is propelling the demand for refinancing, which, in turn, augments the market growth across the globe. Moreover, the rising government refinancing instruments and initiatives, as well as the

increasing focus of venture capitalists on supporting start-ups by raising funds are presenting various lucrative opportunities over the forecasting years. However, the high costs associated with mortgage refinancing are hampering the market growth throughout the forecast period of 2022-2029.

The key regions considered for the Global Refinancing Market study include Asia Pacific, North America, Europe, Latin America, and the Rest of the World. North America dominated the market in terms of revenue, owing to the rising government support to offer better refinancing options, along with the presence of a leading of prominent players in the region, such as Bank of America, WELLS FARGO & COMPANY, and ALLY FINANCIAL INC, among others. Whereas, the Asia Pacific is also expected to grow with the highest CAGR during the forecast period, owing to factors such as rising mortgage loan offerings, growing demand for home loans, and the increase in the uptake of refinancing solutions in the market space.

Major market players included in this report are:

Wells Fargo & Company

Bank Of America

Ally Financial Inc

Jpmorgan Chase & Co.

Rocket Companies, Inc.

Citigroup Inc.

RefiJet

Better Holdco, Inc.

loanDepot, Inc.

Caliber Home Loans, Inc.

Recent Developments in the Market:

In July 2021, Ally Home, the lending arm of Ally Bank that caters to residential mortgages, launched RefiNow, a home financing option. RefiNow caters to the needs of customers facing difficulties in qualifying or ending up with slower refinancing due to barriers such as lower income levels.

Global Refinancing Market Report Scope:

Historical Data 2019-2020-2021

Base Year for Estimation 2021

Forecast period 2022-2029

Report Coverage Revenue forecast, Company Ranking, Competitive Landscape, Growth factors, and Trends

Segments Covered Type, Deployment, End-use, Region

Regional Scope North America; Europe; Asia Pacific; Latin America; Rest of the World

Customization Scope Free report customization (equivalent up to 8 analyst's working hours) with purchase. Addition or alteration to country, regional & segment scope*

The objective of the study is to define market sizes of different segments & countries in recent years and to forecast the values for the coming years. The report is designed to incorporate both qualitative and quantitative aspects of the industry within countries involved in the study.

The report also caters detailed information about the crucial aspects such as driving factors & challenges which will define the future growth of the market. Additionally, it also incorporates potential opportunities in micro markets for stakeholders to invest along with the detailed analysis of competitive landscape and product offerings of key players. The detailed segments and sub-segment of the market are explained below:

By Type:

Fixed-rate Mortgage Refinancing

Adjustable-rate Mortgage Refinancing

Cash-out Refinancing

Others

By Deployment:

Cloud

On-premise

By End-use:

Personal

Commercial

By Region:

North America

U.S.

Canada

Europe

UK

Germany

France

Spain

Italy

ROE

Asia Pacific

China
India
Japan
Australia
South Korea
RoAPAC
Latin America
Brazil
Mexico
RoLA
Rest of the World

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