

# **France Automotive Loan Market By Vehicle Type (Two-Wheeler, Passenger Car, Commercial Vehicle), By Provider Type [Banks, NBFCs (Non-Banking Financial Companies, OEM (Original Equipment Manufacturer), Others (Fintech Companies)], By Percentage of Amount Sanctioned (Less than 25%, 25-50%, 51-75%, More than 75%), By Tenure (Less than 3 Years, 3-5 Years, More than 5 Years), By Region, By Company, Forecast & Opportunities, 2018-2028F**

<https://marketpublishers.com/r/F8B13A87275EEN.html>

Date: October 2023

Pages: 90

Price: US\$ 3,500.00 (Single User License)

ID: F8B13A87275EEN

## **Abstracts**

France automotive loan market is witnessing robust growth with the constantly rising cost of vehicles, because an automotive loan is considered the best method for buying a car. It offers several benefits and, when compared to other forms of loan, automotive loan has a more enticing rate. However, like any loan agreement, it is governed by laws whose goal is to keep customers from being overly indebted. In France, the Consumer Code has set the maximum car loan amount at 75,000 euros and the total repayment time at 84 months, for new car purchases. Therefore, it stands to reason that more people are using automotive loans to finance the purchase of new vehicles, driving the growth of automotive loans in France during the forecast period.

The process of purchasing a vehicle involves considering several factors to calculate the credit rate. It is essential to consider the duration and amount of the credit, the borrower's financial and professional status, the establishment's profit margin, the type of vehicle, etc., for the loan to be considerable. Generally, the lender lends the money, and the borrower must return the loan in equated monthly installments (EMIs) over a defined tenure, at a specific interest rate. In France, the maximum loan amount is

USD79,599, and the minimum loan term is three months. The automotive loan is primarily provided through banks, NBFCs (non-banking financial companies), OEM (original equipment manufacturer), and others (fintech companies) over a specified tenure and interest rate.

According to the French automotive market in September 2022, in partnership with NGC, the data revealed that around 141,155 units of passenger cars were sold in September 2022. MarkLines's 2021 data shows that approximately 1.659 million automotive vehicles were sold in 2021, in France. According to a survey by Cr?dit Agricole Consumer France, 56% of all French households that used consumer credit, did so to pay for the purchase of a new car. As a result, the French automotive loan market will be driven by automobile or vehicle sales during the forecasted years.

### Expansion of Low Emission Vehicles Fueling the Market Growth

Low-emission mobility zones (ZFE-m) are being established in French cities as a part of the campaign against global warming. The most polluting cars are not allowed access to these zones. Some low-income families and small enterprises located in that area could be significantly impacted by the implementation and extension of ZFE-m, concerning purchasing a clean vehicle. For instance, in low-emission mobility areas of France, zero-rate loans for buying an electric or hybrid car will begin in 2023 for two years as an experiment. The loan can be up to USD31846.80 with a 7-year repayment period for a vehicle worth a maximum of USD47770.20 or USD63693.60, for a van. Those whose taxable income does not exceed ?14,000 per year and micro-enterprises are eligible for this interest-free loan. Therefore, with the expansion of low-emission or electric vehicles, the demand for automotive loans will increase in France during the forecast years.

### Changes within the Consumer Base Fuels Market Growth

During previous financial contractions, consumers avoided unnecessary expenditures and boosted their savings as they prepared for more challenging times in future. Due to the sharp fall in private vehicle sales, these patterns were already evident with COVID-19. France is evolving into a predominantly urban country, having widely separated living and working zones, which explains the expansion of multi-motorization. The imbalance between supply and demand is accounted for by the increasing prices of cars by manufacturers. According to research by the Automotive Club Association, the average annual automotive expenditure in France is above ?6,000. According to the French Association of Financial Companies (ASF), the weight of personal auto

financing, including car loans, rentals, and leases with the option to purchase, amounts to almost one billion euros per month. This is nearly a third of the total amount of consumer loans granted annually in France. Therefore, the automotive loan is rising with the rise in automotive sales in France.

### Increased Use of Direct Digital B2C Channels Fuel Market Growth

The pandemic has already pushed the expansion of digital and online platforms for business-to-consumer (B2C) sales. Following these trends, OEMs and other financial institutions have also started virtualizing their businesses and operating remotely. Thus, digital technologies are reshaping payments, lending, etc., in automotive loans. For instance, with the help of digitalization in the automotive loan industry, lenders can track the profile of potential borrowers and the repayment capacity of borrowers. Digitalization gives consumers more options and a better understanding of interest rates and prices from different financial institutions. This transformation has made the environment more competitive and transparent. Therefore, the automotive loan market has been driven by the rise of digital culture to create new solutions to meet the demands of vehicle buyers in France.

### Market Segmentation

The France automotive loan market is segmented on vehicle type, provider type, percentage of amount sanctioned, and tenure. The market is divided into two-wheeler, passenger cars, and commercial vehicles based on vehicle type. Based on the provider type, the market is segmented into banks, NBFCs (non-banking financial companies, OEM (original equipment manufacturers), and others (fintech companies). Based on the percentage of amount sanctioned, the market is segmented into less than 25%, 25-50%, 51-75%, and more than 75%. By tenure, the market is segmented into less than 3 years, 3-5 years, and more than 5 years.

### Company Profiles

Crédit Mutuel Arkéa (Financo), BNP Paribas Personal Finance (Cetelem), Crédit Agricole Group (Sofinco), Societe Generale Group, Orange Bank SA, BNP Paribas Personal Finance (Cofinoga), Carrefour Banque, SA, Toyota France Financement, Capitole Finance – Tofinso, Cofidis SA are among the major market players in the global platform that lead the market growth of the France automotive loan market.

### Report Scope:

*France Automotive Loan Market By Vehicle Type (Two-Wheeler, Passenger Car, Commercial Vehicle), By Provider Ty...*

In this report, the France automotive loan market has been segmented into the following categories, in addition to the industry trends which have also been detailed below:

France Automotive Loan Market, By Vehicle Type:

Two-Wheeler

Passenger Car

Commercial Vehicle

France Automotive Loan Market, By Provider Type:

Banks

NBFCs (Non-Banking Financial Companies)

OEM (Original Equipment Manufacturer)

Others

France Automotive Loan Market, By Percentage of Amount Sanctioned:

Less than 25%

25-50%

51-75%

More than 75%

France Automotive Loan Market, By Tenure:

Less than 3 Years

3-5 Years

More than 5 Years

## France Automotive Loan Market, By Region:

Northern France

Western France

Southern France

Eastern France

Central France

## Competitive Landscape

**Company Profiles:** Detailed analysis of the major companies present in the France automotive loan market.

## Available Customizations:

With the given market data, TechSci Research offers customizations according to a company's specific needs. The following customization options are available for the report:

## Company Information

Detailed analysis and profiling of additional market players (up to five).

## Contents

1. Introduction
  - 1.1. Product Overview
  - 1.2. Key Highlights of the Report
  - 1.3. Market Coverage
  - 1.4. Market Segments Covered
  - 1.5. Research Tenure Considered

### **2. RESEARCH METHODOLOGY**

- 2.1. Objective of the Study
- 2.2. Baseline Methodology
- 2.3. Key Industry Partners
- 2.4. Major Association and Secondary Sources
- 2.5. Forecasting Methodology
- 2.6. Data Triangulation & Validation
- 2.7. Assumptions and Limitations

### **3. EXECUTIVE SUMMARY**

- 3.1. Market Overview
- 3.2. Market Forecast
- 3.3. Key Regions
- 3.4. Key Segments

### **4. VOICE OF CUSTOMER ANALYSIS (B2C MODEL ANALYSIS)**

- 4.1. Sample Size Determination
- 4.2. Respondent Demographics
  - 4.2.1. By Gender
  - 4.2.2. By Age
  - 4.2.3. By Occupation
- 4.3. Brand Awareness
- 4.4. Factors Influencing Loan Availing Decision
- 4.5. Sources of Information
- 4.6. Challenges Faced After Purchase

### **5. FRANCE AUTOMOTIVE LOAN MARKET OUTLOOK**

## 5.1. Market Size & Forecast

### 5.1.1. By Value

## 5.2. Market Share & Forecast

5.2.1. By Vehicle Type Market Share Analysis [Two-Wheeler, Passenger Car, Commercial Vehicle]

5.2.2. By Provider Type Market Share Analysis [Banks, NBFCs (Non-Banking Financial Companies, OEM (Original Equipment Manufacturer), Others (Fintech Companies)]

5.2.3. By Percentage of Amount Sanctioned Market Share [Less than 25%, 25-50%, 51-75%, More than 75%]

5.2.4. By Tenure Market Share [Less than 3 Years, 3-5 Years, More than 5 Years

5.2.5. By Regional Market Share Analysis

5.2.5.1. Northern France Market Share Analysis

5.2.5.2. Western France Market Share Analysis

5.2.5.3. Southern France Market Share Analysis

5.2.5.4. Eastern France Market Share Analysis

5.2.5.5. Central France Market Share Analysis

5.2.6. By Top 5 Companies Market Share Analysis, Others (2022)

## 5.3. France Automotive Loan Market Mapping & Opportunity Assessment

5.3.1. By Vehicle Type Market Mapping & Opportunity Assessment

5.3.2. By Provider Type Market Mapping & Opportunity Assessment

5.3.3. By Percentage of Amount Sanctioned Market Mapping & Opportunity Assessment

5.3.4. By Tenure Market Mapping & Opportunity Assessment

5.3.5. By Region Market Mapping & Opportunity Assessment

## 6. FRANCE TWO-WHEELER AUTOMOTIVE LOAN MARKET OUTLOOK

### 6.1. Market Size & Forecast

#### 6.1.1. By Value

### 6.2. Market Share & Forecast

6.2.1. By Provider Type Market Share Analysis

6.2.2. By Percentage of Amount Sanctioned Market Share Analysis

6.2.3. By Tenure Market Share Analysis

## 7. FRANCE PASSENGER CAR AUTOMOTIVE LOAN MARKET OUTLOOK

### 7.1. Market Size & Forecast

- 7.1.1. By Value
- 7.2. Market Share & Forecast
  - 7.2.1. By Provider Type Market Share Analysis
  - 7.2.2. By Percentage of Amount Sanctioned Market Share Analysis
  - 7.2.3. By Tenure Market Share Analysis

## **8. FRANCE COMMERCIAL VEHICLE AUTOMOTIVE LOAN MARKET OUTLOOK**

- 8.1. Market Size & Forecast
  - 8.1.1. By Value
- 8.2. Market Share & Forecast
  - 8.2.1. By Provider Type Market Share Analysis
  - 8.2.2. By Percentage of Amount Sanctioned Market Share Analysis
  - 8.2.3. By Tenure Market Share Analysis

## **9. MARKET DYNAMICS**

- 9.1. Drivers
  - 9.1.1. Rising Demand of Loans for Commercial Electric Vehicles
  - 9.1.2. Expansion of Loans on Low Emission Vehicles
  - 9.1.3. Changes within the Consumer Base
- 9.2. Challenges
  - 9.2.1. Increasing Interest Rate Competition
  - 9.2.2. Bad Credit History

## **10. IMPACT OF COVID-19 ON FRANCE AUTOMOTIVE LOAN MARKET**

- 10.1. Impact Assessment Model
  - 10.1.1. Key Segments Impacted
  - 10.1.2. Key Provider Type Impacted

## **11. MARKET TRENDS & DEVELOPMENTS**

- 11.1. Reduction in Interest Rate for of Automotive Loan
- 11.2. Increased Use of Direct Digital B2C Channels
- 11.3. Growing Sales of Cars
- 11.4. Rise in Fintech Companies
- 11.5. Surging Demand from Commercial Industries



## **12. SWOT ANALYSIS**

- 12.1. Strengths
- 12.2. Weaknesses
- 12.3. Opportunities
- 12.4. Threats

## **13. POLICY & REGULATORY LANDSCAPE**

## **14. FRANCE ECONOMIC PROFILE**

## **15. COMPETITIVE LANDSCAPE**

### 15.1. Company Profiles

#### 15.1.1. Cr?dit Mutuel Ark?a (Financo)

##### 15.1.1.1. Company Details

##### 15.1.1.2. Product & Services

##### 15.1.1.3. Financials (As Reported)

##### 15.1.1.4. Key Market Focus & Geographical Presence

##### 15.1.1.5. Recent Developments

##### 15.1.1.6. Key Management Personnel

#### 15.1.2. BNP Paribas Personal Finance (Cetelem)

##### 15.1.2.1. Company Details

##### 15.1.2.2. Product & Services

##### 15.1.2.3. Financials (As Reported)

##### 15.1.2.4. Key Market Focus & Geographical Presence

##### 15.1.2.5. Recent Developments

##### 15.1.2.6. Key Management Personnel

#### 15.1.3. Cr?dit Agricole Group (Sofinco)

##### 15.1.3.1. Company Details

##### 15.1.3.2. Product & Services

##### 15.1.3.3. Financials (As Reported)

##### 15.1.3.4. Key Market Focus & Geographical Presence

##### 15.1.3.5. Recent Developments

##### 15.1.3.6. Key Management Personnel

#### 15.1.4. Societe Generale Group

##### 15.1.4.1. Company Details

- 15.1.4.2. Product & Services
- 15.1.4.3. Financials (As Reported)
- 15.1.4.4. Key Market Focus & Geographical Presence
- 15.1.4.5. Recent Developments
- 15.1.4.6. Key Management Personnel
- 15.1.5. Orange Bank SA
  - 15.1.5.1. Company Details
  - 15.1.5.2. Company Details
  - 15.1.5.3. Product & Services
  - 15.1.5.4. Financials (As Reported)
  - 15.1.5.5. Key Market Focus & Geographical Presence
  - 15.1.5.6. Recent Developments
  - 15.1.5.7. Key Management Personnel
- 15.1.6. BNP Paribas Personal Finance (Cofinoga)
  - 15.1.6.1. Company Details
  - 15.1.6.2. Product & Services
  - 15.1.6.3. Financials (As Reported)
  - 15.1.6.4. Key Market Focus & Geographical Presence
  - 15.1.6.5. Recent Developments
  - 15.1.6.6. Key Management Personnel
- 15.1.7. Carrefour Banque, SA
  - 15.1.7.1. Company Details
  - 15.1.7.2. Product & Services
  - 15.1.7.3. Financials (As Reported)
  - 15.1.7.4. Key Market Focus & Geographical Presence
  - 15.1.7.5. Recent Developments
  - 15.1.7.6. Key Management Personnel
- 15.1.8. Toyota France Financement
  - 15.1.8.1. Company Details
  - 15.1.8.2. Product & Services
  - 15.1.8.3. Financials (As Reported)
  - 15.1.8.4. Key Market Focus & Geographical Presence
  - 15.1.8.5. Recent Developments
  - 15.1.8.6. Key Management Personnel
- 15.1.9. Capitole Finance – Tofinso
  - 15.1.9.1. Company Details
  - 15.1.9.2. Product & Services
  - 15.1.9.3. Financials (As Reported)
  - 15.1.9.4. Key Market Focus & Geographical Presence

15.1.9.5. Recent Developments

15.1.9.6. Key Management Personnel

15.1.10. Cofidis SA

15.1.10.1. Company Details

15.1.10.2. Product & Services

15.1.10.3. Financials (As Reported)

15.1.10.4. Key Market Focus & Geographical Presence

15.1.10.5. Recent Developments

15.1.10.6. Key Management Personnel

## **16. STRATEGIC RECOMMENDATIONS/ACTION PLAN**

16.1. Key Focus Areas

16.2. Target Vehicle Type

16.3. Target Tenure

## **17. ABOUT US & DISCLAIMER**

(Note: The companies list can be customized based on the client requirements.)

## I would like to order

Product name: France Automotive Loan Market By Vehicle Type (Two-Wheeler, Passenger Car, Commercial Vehicle), By Provider Type [Banks, NBFCs (Non-Banking Financial Companies, OEM (Original Equipment Manufacturer), Others (Fintech Companies)], By Percentage of Amount Sanctioned (Less than 25%, 25-50%, 51-75%, More than 75%), By Tenure (Less than 3 Years, 3-5 Years, More than 5 Years), By Region, By Company, Forecast & Opportunities, 2018-2028F

Product link: <https://marketpublishers.com/r/F8B13A87275EEN.html>

Price: US\$ 3,500.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer Service:

[info@marketpublishers.com](mailto:info@marketpublishers.com)

## Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/F8B13A87275EEN.html>

To pay by Wire Transfer, please, fill in your contact details in the form below:

First name:  
Last name:  
Email:  
Company:  
Address:  
City:  
Zip code:  
Country:  
Tel:  
Fax:  
Your message:

**\*\*All fields are required**

Customer signature \_\_\_\_\_

Please, note that by ordering from marketpublishers.com you are agreeing to our Terms

& Conditions at <https://marketpublishers.com/docs/terms.html>

To place an order via fax simply print this form, fill in the information below  
and fax the completed form to +44 20 7900 3970