

Vietnam Loan Market: Current Analysis and Forecast (2025-2033)

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Abstracts

A loan can be referred to as a monetary agreement in which a bank or financial institution (lender) advances money to an individual or organization (borrower) with an agreed-upon promise of repayment carried out within a specified duration of time and, most often, with interest. Loans are either secured or unsecured, and they serve as an essential instrument for individuals and companies to finance their consumption, investment, or working capital needs.

The Vietnam Loan market is expected to exhibit a growth rate of approximately 13.50% during the forecast period (2025-2033F). The loan market in Vietnam is driven by the growing disposable income, urbanization, and demand of consumers for housing and personal credit. Furthermore, the high digitalization in the banking sector and the government's efforts to integrate financial services are enhancing credit permeability. Market adoption is also boosted by the increasing demand for working capital by SMEs and their simple access to microfinance solutions. On July 23, 2025, the Governor of the State Bank of Vietnam (SBV) signed and issued Decision No. 1866/QD-NHNN on promulgating the Action Plan of the Banking sector to implement the Strategy for Science, Technology, and Innovation Development to 2030.

Based on the loan type, the market is segmented into secured loans and unsecured loans. The secured loan segment held a dominant share of the loan market in 2024. The demand for housing and the rapid development of urban infrastructure have led to secured loans in Vietnam becoming one of their primary sources of growth. Furthermore, the loans reduce credit-related risks to the lenders, and this fact encourages the banks to offer favorable interest rates and terms. This brings in stability in the revenue base, which will encourage more players to come to the market. To illustrate, on February 14, 2025, Asia

Commercial Bank (ACB) introduced the First Home loan package, specifically designed for younger buyers looking to get on the property ladder. The programme offers loan terms of up to 30 years, with an attractive interest rate starting from 5.5% per year and a fixed rate for the first five years. This initiative aims to help young customers with stable incomes access capital more easily to purchase their first home.

Based on provider type, the market is segmented into banks, non-banking financial companies (NBFCs), and others. Among these, the non-banking financial companies (NBFCs) market is expected to grow at the highest CAGR during the forecast period (2025-2033) because NBFCs are increasing their penetration in the loan market by including underbanked and rural customers in their lending arrangements through simplified procedures. Their quickness and use of new digital tools help people and small businesses with more access to credit. This movement promotes market penetration where conventional banks lack wide accessibility.

Based on the interest rate structure, the market is segmented into fixed interest rate loans and floating interest rate loans. Among these, the fixed interest rate loans held a significant share of the market in 2024. The fixed-rate loans segment in Vietnam has been influenced by borrowers' need to make stable repayments, particularly when interest rates fluctuate. Furthermore, government regulations related to housing and banking rivalry increase demand for fixed-rate mortgages and personal loans. Moreover, innovations in digital lending also increase access, which enables this segment and the loan market to develop more rapidly.

Based on the end-user, the market is segmented into individual consumers, corporates, and small & medium enterprises (SMEs). Among these, the small & medium enterprises (SMEs) segment is expected to grow with the highest CAGR during the forecast period (2025-2033) due to the increasing demand for working capital and expansion loans. Due to the high contribution of SMEs to the Vietnamese economy, customized loan products for this category stimulate credit use. SME loan lending institutions also benefit from increased market share, which provides a competitive advantage. On April 26, 2024, the Government of Vietnam issued Decree 45/2024/N?-CP, which amends Decree 39/2019/N?-CP of May 10, 2019, on the organization and operation of the country's Small and Medium-Sized Enterprise Development Fund (SME Fund). The aim of the new decree is to generate broader economic benefits under the

SME Fund.

Based on tenure period, the market is segmented into less than 5 years, 5-10 years, 11-20 years, and more than 20 years. Among these, the less than 5 years market held a significant market share in 2024 because finance loans with a period of less than five years are primarily committed to personal consumption, small business, and auto purchases, which dominate the loan market in Vietnam. Their short repayment regimen reduces risk to the lenders and prompts repetitive behavior. Meanwhile, this structure also facilitates liquidity among financial bodies, which promotes the development of the loan market.

For a better understanding of the market adoption of the Vietnam Loan market, it is analyzed based on its region-wise presence in Vietnam, such as Northern Vietnam, Central Vietnam, and Southern Vietnam. Northern Vietnam held a dominant share of the market in 2024 due to the presence of many government offices, corporate headquarters, and industrial clusters in the northern provinces. Also, secured loans, particularly mortgages and business credit, have a strong adoption rate in high-income households and well-developed banking infrastructure. Therefore, sustainable economic development and an increase in real estate investments provide the territory with steady demand for financing options. Moreover, companies that enter this province get profit from a developed customer base and opportunities in housing and SME finance. On May 22, 2025, Vietnamese financial services firm F88, headquartered in Hanoi, secured a USD 30 million loan from London-based investment platform Lendable, DealStreetAsia has learned. This is reportedly the largest single financing deal Lendable has extended to a Vietnamese company to date.

Some major players running in the market include Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV), Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank), Vietnam Bank for Agriculture and Rural Development, Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank Group), An Binh Commercial Joint Stock Bank (ABBANK), Asia Commercial Joint Stock Bank, Bac A Commercial Joint Stock Bank (Bac A Bank), Bao Viet Joint Stock Commercial Bank (BAOVIET Bank), Global Petro Commercial Joint Stock Bank (GPBANK), Vietnam Public Joint Stock Commercial Bank (PVcomBank).

Contents

1 MARKET INTRODUCTION

- 1.1. Market Definitions
- 1.2. Main Objective
- 1.3. Stakeholders
- 1.4. Limitation

2 RESEARCH METHODOLOGY OR ASSUMPTION

- 2.1. Research Process of the Vietnam Loan Market
- 2.2. Research Methodology of the Vietnam Loan Market
- 2.3. Respondent Profile

3 EXECUTIVE SUMMARY

- 3.1. Industry Synopsis
- 3.2. Segmental Outlook
 - 3.2.1. Market Growth Intensity
- 3.3. Regional Outlook

4 MARKET DYNAMICS

- 4.1. Drivers
- 4.2. Opportunity
- 4.3. Restraints
- 4.4. Trends
- 4.5. PESTEL Analysis
- 4.6. Demand Side Analysis
- 4.7. Supply Side Analysis
 - 4.7.1. Merger & Acquisition
 - 4.7.2. Collaboration & Investment Scenario
 - 4.7.3. Industry Insights: Leading Startups and Their Unique Strategies

5 PRICING ANALYSIS

- 5.1. Price Influencing Factors

6 VIETNAM LOAN MARKET REVENUE (USD BN), 2023-2033F

7 MARKET INSIGHTS BY LOAN TYPE

- 7.1. Secured Loans
- 7.2. Unsecured Loans

8 MARKET INSIGHTS BY PROVIDER TYPE

- 8.1. Bank
- 8.2. Non-Banking Financial Companies (NBFCs)
- 8.3. Others

9 MARKET INSIGHTS BY INTEREST RATE STRUCTURE

- 9.1. Fixed Interest Rate Loans
- 9.2. Floating Interest Rate Loans

10 MARKET INSIGHTS BY END-USER

- 10.1. Individual Consumers
- 10.2. Corporates
- 10.3. Small & Medium Enterprises (SMEs)

11 MARKET INSIGHTS BY TENURE PERIOD

- 11.1. Less Than 5 Years
- 11.2. 5-10 Years
- 11.3. 11-20 Years
- 11.4. More than 20 Years

12 MARKET INSIGHTS BY REGION

- 12.1. Northern Vietnam
- 12.2. Central Vietnam
- 12.3. Southern Vietnam

13 VALUE CHAIN ANALYSIS

- 13.1. Marginal Analysis
- 13.2. List of Market Participants

14 COMPETITIVE LANDSCAPE

- 14.1. Competition Dashboard
- 14.2. Competitor Market Positioning Analysis
- 14.3. Porter Five Forces Analysis

15 COMPANY PROFILED

- 15.1. Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV)
 - 15.1.1. Company Overview
 - 15.1.2. Key Financials
 - 15.1.3. SWOT Analysis
 - 15.1.4. Product Portfolio
 - 15.1.5. Recent Developments
- 15.2. Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank)
- 15.3. Vietnam Bank for Agriculture and Rural Development
- 15.4. Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank Group)
- 15.5. An Binh Commercial Joint Stock Bank (ABBANK)
- 15.6. Asia Commercial Joint Stock Bank
- 15.7. Bac A Commercial Joint Stock Bank (Bac A Bank)
- 15.8. Bao Viet Joint Stock Commercial Bank (BAOVIET Bank)
- 15.9. Global Petro Commercial Joint Stock Bank (GPBANK)
- 15.10. Vietnam Public Joint Stock Commercial Bank (PVcomBank)

16 ACRONYMS & ASSUMPTIONS

17 ANNEXURE

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