Commercial Loans Market Size & Share Analysis - Growth Trends and Forecast (2026 - 2031)

> **Industry:** Banking, Lending & Treasury (Financial Services & Investment Intelligence)
> **Source:** https://www.mordorintelligence.com/industry-reports/commercial-loans-market
> **Scraped Date:** 2026-09-17

Executive Market Summary

Market Metric	Details
Base Market Size	USD 66.5 trillion
Projected Forecast (2031)	USD 66.5 trillion
Growth Rate (CAGR)	4.60 %
Largest Market Region	N/A
Fastest-Growing Region	N/A

Market Visualizations & Infographics

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![Major players in Commercial Loans industry](images/chart_2.png)

![Commercial Loans Market Size](images/chart_3.png)

![Commercial Loans Market Share by Loan Type, 2025](images/chart_4.png)

![Commercial Loans Market Share by Security Type, 2025](images/chart_5.png)

![Commercial Loans Market Growth Rate by Region](images/chart_6.png)

![Commercial Loans Market Concentration](images/chart_7.png)

![Icon](images/chart_8.png)

![footer background image](images/chart_10.png)

![Mordor Intelligence on Facebook](images/chart_12.svg)

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![ESOMAR](images/chart_17.png)

![GPTW](images/chart_19.png)
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Comprehensive Research Analysis

Overview Points List Flex 49 Share Feature End

Market Overview

Study Period | 2020 - 2031 |
Market Size (2026) | USD 66.5 Trillion |
Market Size (2031) | USD 83.30 Trillion |
Growth Rate (2026 - 2031) | 4.60 % |
Fastest Growing Market | Middle East and Africa |
Largest Market | Asia-Pacific |
Market Concentration | High |

Major Players*Disclaimer: Major Players sorted in no particular order

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Market Overview

Commercial Loans Market Analysis by Mordor IntelligenceThe commercial loans market size was valued at USD 63.30 trillion in 2025 and is estimated to grow from USD 66.5 trillion in 2026 to USD 83.30 trillion by 2031, registering a CAGR of 4.60% from 2026 to 2031. Demand is supported by working-capital needs among small and medium-sized enterprises and mid-sized corporations, along with multiyear spending on infrastructure and energy projects. Lending demand is also becoming more broad-based, as the Federal Reserve reported positive loan-demand readings across commercial bank size groups in the first quarter of 2026. Commercial bank loans increased 5.4% in 2025, while commercial and industrial portfolios grew 4.3%, which supports continued activity in the commercial loans market. Digital origination systems are changing the pace of lending decisions, but they also increase the need for clear controls around model use and credit approvals. Higher debt-service costs and stress in commercial real estate remain important constraints, especially where borrowers need to refinance at current interest rates.

Key Report Takeaways

* By loan type, commercial and industrial and operating credit captured 54.1% of the commercial loans market share in 2025, while equipment finance and leases are projected to grow at a 5.8% CAGR through 2031.
* By borrower size, large enterprises held 62.3% of the commercial loans market share in 2025, while small and medium-sized enterprises are projected to grow at a 5.4% CAGR through 2031.
* By end-user industry, construction and real estate accounted for 27.8% of the commercial loans market size in 2025, while information technology and telecommunications are projected to grow at a 6.4% CAGR through 2031.
* By security type, secured loans held 74.9% of the commercial loans market size in 2025, while unsecured facilities are projected to grow at a 5.2% CAGR through 2031.
* By lender type, banks held 77.6% of commercial lending balances in 2025, while other lenders are projected to grow at a 7% CAGR through 2031.
* By geography, Asia-Pacific held 51.2% of the commercial loans market size in 2025, while the Middle East and Africa is projected to grow at a 6.1% CAGR through 2031.

Key Market Trends

Global Commercial Loans Market Trends and InsightsDrivers Impact Analysis*

Driver	(~) % Impact on CAGR Forecast	Geographic Relevance	Impact Timeline
Growing SME and Corporate Working-Capital Requirements	+1.2%	Global, concentrated in Asia-Pacific, North America, and Europe	Short term (≤ 2 years)
Rising Infrastructure, Industrial, and Energy-Transition Capital Expenditure	+0.9%	Global, with the highest intensity in Asia-Pacific and North America	Long term (≥ 4 years)
Digital Loan Origination and Automated Credit Underwriting	+0.7%	North America and Europe are early adopters, and Asia-Pacific is scaling rapidly	Medium term (2-4 years)
Expansion of Alternative Lending Channels and Non-Bank Credit Providers	+0.6%	North America, Australia, and Southeast Asia	Short term (≤ 2 years)
Increasing Use of Cashflow and Transaction Data in Commercial Lending	+0.4%	North America and the European Union, with spillover to the Asia-Pacific	Medium term (2-4 years)

Growing Trade, Supply-Chain and Cross-Border Financing Requirements | +0.4% | Asia-Pacific, the Middle East and Africa, and South America | Medium term (2-4 years) |
Source: Mordor Intelligence |

Competitive Landscape

Competitive Landscape

The commercial loans market has a two-level competitive structure. Large global banks have significant balance-sheet capacity and broad corporate relationships. Non-bank lenders, fintech platforms, and specialist finance companies compete through speed, tailored terms, and data-led underwriting. Banks remain the largest lender group, with 77.6% of commercial lending balances in 2025. This share indicates that established institutions still control the core lending base despite growing competition from private credit. Competitive pressure is strongest in mid-market, working-capital, and smaller-ticket lending.

JPMorgan Chase is pursuing commercial, industrial, and real estate lending opportunities while adding relationship bankers to its mid-market business. Industrial and Commercial Bank of China and Agricultural Bank of China announced separate A-share private placements totaling RMB 260 billion (USD 36.2 billion) in September 2026 to replenish core tier-1 capital. BNP Paribas reported transaction banking loan growth of 10.8% year over year in the first half of 2026. Banco Santander reported that loans increased 9% in the first half of 2026, supported by corporate and investment banking activity and the incorporation of TSB. These actions show that major banks are using capital strength, product breadth, and cross-border networks to protect lending relationships. They also illustrate why the leading banks remain central to the commercial loans market.

Competition is creating openings in underserved small and medium-sized enterprise working capital, thin-file lending, and cross-border supply-chain finance. Alternative providers seek these opportunities through transaction-data systems and faster credit-scoring processes. The Federal Reserve, Office of the Comptroller of the Currency, and Federal Deposit Insurance Corporation re-proposed the Basel III Endgame framework in March 2026. Changes in capital requirements may encourage some large institutions to focus more on fee income and loan syndication. Smaller lenders and credit funds may therefore find more origination opportunities in selected areas.

Commercial Loans Industry Leaders* Bank of America Corporation

* JPMorgan Chase & Co.

* Wells Fargo & Company

* Citigroup Inc.

* PNC Financial Services Group, Inc.

* *Disclaimer: Major Players sorted in no particular order

Component Component 3 Scope Of The Report Bottom

Global Commercial Loans Market Report ScopeBy Loan TypeC&I / Operating Credit |
Commercial Real Estate |
Equipment Finance and Leases |
Trade and Supply-Chain Finance |
Other Commercial Loans |

Segmentation Accordion Item

By GeographyNorth America | United States |
 | Canada |
 | Mexico |
South America | Brazil |
 | Argentina |
 | Rest of South America |
Europe | United Kingdom |
 | Germany |
 | France |
 | Italy |
 | Spain |
 | Rest of Europe |
Asia-Pacific | China |
 | Japan |
 | India |
 | South Korea |
 | Australia |
 | Indonesia |
 | Thailand |
 | Malaysia |
 | Singapore |
 | Vietnam |
 | Rest of Asia-Pacific |
Middle East and Africa | Saudi Arabia |
 | United Arab Emirates |
 | Turkey |
 | South Africa |
 | Egypt |
 | Rest of Middle East and Africa |

Frequently Asked Questions

What is the projected value of commercial loans by 2031?

The commercial loans market is projected to reach USD 83.3 trillion by 2031, expanding at a 4.6% CAGR from 2026.

Which loan category holds the largest commercial lending balance?

Commercial and industrial and operating credit held 54.1% of the 2025 lending base.

Which commercial lending category is expected to grow the fastest?

Equipment finance and leases are projected to grow at a 5.8% CAGR through 2031.

Which borrower group is growing fastest in commercial credit?

Small and medium-sized enterprises are projected to grow at a 5.4% CAGR through 2031.

Which region has the largest commercial lending base?

Asia-Pacific held 51.2% of commercial lending balances in 2025.

What is the main risk affecting commercial lending growth?

Higher refinancing costs and commercial real estate credit stress may limit borrowing capacity and raise lender caution.