

Global Mortgage Lending Market Report and Forecast 2024-2032

Market Report | 2024-07-18 | 203 pages | EMR Inc.

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Report description:

Global Mortgage Lending Market Report and Forecast 2024-2032

Market Outlook

According to the report by Expert Market Research (EMR), the global mortgage lending market size, aided by the increasing integration of technology and digital platforms, is projected to grow at a CAGR of 9.8% between 2024 and 2032.

Mortgage lending is a financial service that involves the provision of loans to individuals or businesses to purchase real estate. It is a significant component of the financial system, enabling people to buy homes, invest in property, and support the construction and real estate markets.

The global mortgage lending market has been undergoing significant transformation, influenced by a variety of economic, technological, and demographic factors. These trends are reshaping the landscape of mortgage finance, presenting both opportunities and challenges for lenders, borrowers, and policymakers alike.

One of the most impactful mortgage lending market trends is the increasing integration of technology and digital platforms. The rise of fintech companies and the adoption of advanced technologies by traditional financial institutions have revolutionised the mortgage process. Digital tools and platforms now facilitate online applications, automated underwriting, and electronic closings, making the mortgage process faster, more efficient, and more accessible to a broader range of consumers. Artificial intelligence (AI) and machine learning algorithms are being used to assess creditworthiness, predict borrower behaviour, and manage risk more effectively. This technological shift not only enhances customer experience but also reduces operational costs for lenders. The COVID-19 pandemic has accelerated the digitisation of the global mortgage lending market, as lockdowns and social distancing measures necessitated remote operations. The ability to conduct virtual home tours, digital appraisals, and remote notarisation has become essential, and these practices are likely to continue post-pandemic due to their convenience and efficiency. The shift to digital is also fostering greater competition in the mortgage market, as non-traditional lenders and digital-first companies offer innovative solutions that challenge established players.

Another significant trend propelling the global mortgage lending market expansion is the fluctuation of interest rates and its impact on mortgage lending. Central banks around the world have employed various monetary policies to manage economic stability, often leading to fluctuating interest rates. In many regions, historically low interest rates have spurred a surge in mortgage refinancing and home buying, as borrowers seek to lock in lower rates and reduce their overall borrowing costs.

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However, potential future interest rate hikes pose a risk of dampening demand, as higher rates could make mortgages less affordable for some borrowers. Lenders must navigate these changing conditions by offering competitive rates and adaptable loan products.

The global mortgage lending market value is also being shaped by changing demographics and evolving consumer preferences. Millennials and Generation Z, now entering their prime home-buying years, have different expectations and financial behaviours compared to previous generations. These younger consumers often prioritise technology, convenience, and sustainability. They are more likely to conduct extensive online research, compare mortgage products, and utilise digital tools throughout the home-buying process. Additionally, there is a growing demand for environmentally friendly and energy-efficient homes, prompting lenders to offer green mortgage products that finance eco-friendly home improvements and sustainable construction.

Affordability remains a critical issue in the global mortgage lending market. In many urban areas, skyrocketing property prices have made homeownership increasingly challenging, particularly for first-time buyers. Governments and financial institutions are exploring various solutions to address affordability, such as offering down payment assistance programs, affordable housing loans, and incentives for first-time buyers. Innovative mortgage products, like shared equity mortgages and longer-term fixed-rate loans, are also being introduced to help mitigate affordability challenges. These efforts aim to make homeownership more accessible while managing the risk associated with high loan-to-value ratios.

Sustainability and environmental considerations are becoming more prominent factors aiding the global mortgage lending market growth. As climate change awareness grows, both consumers and regulators are placing greater emphasis on sustainable housing and financing options. Green mortgages, which provide favourable terms for homes that meet certain energy efficiency standards, are gaining popularity. These products not only support environmental goals but also offer potential cost savings for borrowers through lower utility bills. Lenders are increasingly incorporating environmental, social, and governance (ESG) criteria into their lending practices, reflecting a broader trend towards sustainable finance.

Regulatory changes and compliance requirements continue to play a significant role in shaping the mortgage lending market dynamics. In response to the 2008 financial crisis, many countries implemented stricter regulations to ensure the stability and transparency of mortgage lending. These regulations often include requirements for capital reserves, risk management practices, and borrower disclosures. Compliance with these regulations can be costly and complex, particularly for smaller lenders. However, they are essential for maintaining market integrity and protecting consumers. Ongoing regulatory developments, such as those related to data privacy and digital transactions, will continue to influence the industry.

The globalisation of the mortgage market is another notable trend. Cross-border real estate investments and the mobility of capital are increasing, driven by factors such as economic diversification, favourable exchange rates, and political stability in certain regions. This globalisation presents opportunities for lenders to tap into new markets and diversify their portfolios. However, it also introduces challenges related to currency risk, regulatory differences, and cultural variations in borrowing and lending practices. Lenders must develop strategies to manage these complexities and leverage the benefits of a globalised market.

Lastly, the level of financial literacy and education in the process is crucial for the global mortgage lending market development. As the mortgage market becomes more complex, consumers need access to clear and comprehensive information to make informed decisions. Financial institutions and government agencies are increasingly investing in educational programs and resources to help borrowers understand mortgage options, financial implications, and the home-buying process. Enhanced financial literacy can lead to better borrower outcomes, reduced default rates, and a more resilient mortgage market.

Market Segmentation

The global mortgage lending market can be divided based on the type of mortgage loan, mortgage loan terms, lender, interest rate, and region.

Market Breakup by Type of Mortgage Loan

- [] Conventional Mortgage Loans

- [] Jumbo

- [] Government-insured Mortgage Loans

- [] Others

Market Breakup by Mortgage Loan Terms

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- 30-year Mortgage
- 20-year Mortgage
- 15-year Mortgage
- Others

Market Breakup by Lender

- Primary Mortgage Lender
- Secondary Mortgage Lender

Market Breakup by Interest Rate

- Fixed-rate Mortgage Loan
- Adjustable-rate Mortgage Loan

Market Breakup by Region

- North America
- Europe
- Asia Pacific
- Latin America
- Middle East and Africa

Competitive Landscape

The EMR report looks into the market shares, plant turnarounds, capacities, investments, and mergers and acquisitions, among other major developments, of the leading companies operating in the global mortgage lending market. Some of the major players explored in the report by Expert Market Research are as follows:

- Bank of America Corporation
- Royal Bank of Canada
- PMorgan Chase & Co.
- BNP Paribas Group (Union De Creditos Inmobiliarios)
- Truist Financial Corporation
- Mitsubishi UFJ Financial Group, Inc.
- Rocket Companies, Inc.
- Wells Fargo & Company
- PT Bank Central Asia Tbk
- Qatar National Bank
- Standard Chartered Group
- Others

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