

China Home Loan Market, By Product Type (Home Purchase, Refinance, Home Improvement, Construction, Others), By End User (Employed Individuals, Professionals, Students, Entrepreneur, Others), By Tenure Period (Less than 5 Years, 6-10 Years, 11-24 Years, 25-30 Years), By Region, Competition, Forecast & Opportunities, 2020-2030F

Market Report | 2025-04-25 | 84 pages | TechSci Research

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Report description:

Market Overview

The China Home Loan Market was valued at USD 680.56 Billion in 2024 and is anticipated to reach USD 971.78 Billion by 2030, growing at a CAGR of 6.12% during the forecast period. This market is expanding steadily due to China's rapid urbanization, rising middle-class incomes, and favorable government initiatives. Major financial institutions dominate the landscape, offering a broad range of mortgage products that support housing demand across urban centers. While efforts to reduce borrowing costs have supported growth, challenges such as property market volatility and an uptick in non-performing loans remain. In response, lenders are leveraging digital tools and personalized loan offerings to enhance risk mitigation and financial inclusion. Regulatory reforms and policy interventions continue to shape the market, with a focus on sustainable lending practices and balanced growth in one of the world's largest real estate economies.

Key Market Drivers

Urbanization and Rising Disposable Incomes

China's home loan market has significantly benefited from the country's rapid urbanization and the upward trajectory of disposable incomes. As millions of citizens relocate to cities in pursuit of better living standards and employment, the demand for residential property rises, directly boosting the need for mortgage financing. The expanding middle class, improved financial literacy, and growing consumer aspirations for homeownership contribute to the steady uptake of home loans.

Government-backed urban development projects, including the promotion of smart cities and redevelopment initiatives, further

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drive this trend by creating new residential zones and improving housing accessibility for both first-time buyers and property investors.

Key Market Challenges

Rising Non-Performing Loans and Financial Risks

A major challenge confronting the home loan market in China is the rising volume of non-performing loans (NPLs), which poses a threat to financial system stability. Several borrowers who bought homes during market peaks now face repayment difficulties due to falling property values and economic slowdowns affecting household incomes. In parallel, the financial instability of real estate developers-some of whom are burdened by mounting debt-has strained the lending ecosystem. The result is increased caution among banks, prompting tighter credit conditions and more stringent eligibility criteria for borrowers. These developments limit access to financing, especially for risk-prone segments, and slow overall loan growth in the housing sector.

Key Market Trends

Growth of Green Mortgages and Sustainable Housing Finance

An emerging trend in the China home loan market is the shift toward green mortgages and environmentally responsible housing finance. Aligned with national objectives for carbon neutrality, banks are introducing specialized loan products that reward buyers of energy-efficient homes with lower interest rates and flexible terms. These products support the construction and purchase of properties that meet green building certifications or include smart energy-saving technologies. Collaboration between lenders and real estate developers is increasing, with a shared focus on promoting sustainable urban development. This trend not only meets environmental goals but also appeals to consumers seeking long-term savings and eco-conscious lifestyles.

Key Market Players

- ICBC Co., Ltd.
- Bank of China
- China Construction Bank Corporation
- Agricultural Bank of China Limited
- Hua Xia Bank Co. Limited
- Industrial Bank Co., Ltd.
- China Everbright Bank Co., Ltd.
- Postal Savings Bank Of China (PSBC)
- China CITIC Bank International Limited
- China Merchants Bank Co., Ltd.

Report Scope:

In this report, the China Home Loan Market has been segmented into the following categories, in addition to the industry trends which have also been detailed below:

- China Home Loan Market, By Product Type:

- o Home Purchase
- o Refinance
- o Home Improvement
- o Construction
- o Others

- China Home Loan Market, By End User:

- o Employed Individuals
- o Professionals
- o Students
- o Entrepreneur
- o Others

- China Home Loan Market, By Tenure Period:

- o Less than 5 Years
- o 6-10 Years

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- o 11-24 Years
- o 25-30 Years
- China Home Loan Market, By Region:
 - o South-Central
 - o South-West
 - o East
 - o North-East
 - o North-West
 - o North

Competitive Landscape

Company Profiles: Detailed analysis of the major companies presents in the China Home Loan Market.

Available Customizations:

China Home Loan Market report 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).

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