

Mortgage Lending Market Report and Forecast 2025-2034

Market Report | 2025-06-30 | 163 pages | EMR Inc.

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Report description:

The global mortgage lending market size is projected to grow at a CAGR of 9.80% between 2025 and 2034. The major drivers of the market include increased preference for home ownership and adoption of efficient digital technologies by mortgage lenders.

Key Trends in the Market

The mortgage is a contractual obligation between the lender and the borrower and is used for purchasing homes. Typically, the asset is held as a collateral in order to receive the loan, the property stays a collateral till the borrowed amount is paid back to the lender in entirety.

- Adoption of third-party technologies to streamline the different components of the mortgage processes is aiding the mortgage lending market growth as they enhance the overall customer experience and accelerate the mortgage application process.
- Introduction of efficient digital platforms for mortgage management is supporting the market expansion in various region across the globe. A well-developed digital interface allows mortgage borrowers to receive or upload documentation, access information about their loans, communicate seamlessly with the lenders, and make payments in an accurate manner.
- Increasing availability of government-insured mortgage loans is offering lucrative growth opportunities to the market. These mortgage loans have slightly lenient requirements in terms of down payment and credit as compared to their counterparts. They also allow individuals with a lower credit score to apply for mortgages.

Global Mortgage Lending Market Segmentation

The EMR's report titled "Mortgage Lending Market Report and Forecast 2025-2034" offers a detailed analysis of the market based on the following segments:

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Breakup by Type of Mortgage Loan

- Conventional Mortgage Loans
- Jumbo
- Government-insured Mortgage Loans
- Others

Breakup by Mortgage Loan Terms

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

Breakup by Lender

- Primary Mortgage Lender
- Secondary Mortgage Lender

Breakup by Interest Rate

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

Breakup by Region

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

Market Share by Mortgage Loans

Conventional mortgage loans are expected to account for a significant mortgage lending market share. This growth can be attributed to the flexible and simple nature of conventional mortgage loans. Additionally, no upfront mortgage insurance premium is required to be paid by the individuals when availing this type of mortgage. These mortgage loans are available across various private mortgage lenders including credit units and banks, among others. Availability of flexible loan options and high limits are further bolstering the segment growth.

Market Share by Region

North America is anticipated to account for a significant share of the market over the forecast period owing to the increasing initiatives taken by the governments in the region to promote home ownership, mortgage banking, and construction. The adoption of novel technologies to streamline the front to back processes is enhancing consumer experience and boosting the mortgage lending market demand. Further improvements are being facilitated at point of origination, loan servicing, underwriting, and processing while expanding consumer access to home-buying and home-financing services.

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Competitive Landscape

The comprehensive EMR report provides an in-depth assessment of the market based on the Porter's five forces model along with giving a SWOT analysis. The report gives a detailed analysis of the following key players in the market, covering their competitive landscape and latest developments like mergers, acquisitions, investments, and expansion plans.

Bank of America Corporation

Bank of America Corporation, headquartered in North Carolina, United States, is an investment bank and financial services holding company that offers a wide range of asset management, banking, risk management, mortgage lending, and investing related products and services.

Royal Bank of Canada

Royal Bank of Canada, headquartered in Ontario, Canada, is a purpose driven global financial institution providing mortgage lending, financial planning, investing, and wealth management products and services, among others.

JPMorgan Chase & Co

JPMorgan Chase & Co., headquartered in New York, United States is a multinational financial services company that was founded in 2000. They provide investment banking solutions including risk management, raising capital, and mergers and acquisitions. JP Morgan Chase also provides mortgage lending services to their clients.

Other mortgage lending market key players include 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, and Standard Chartered Group, among others.

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