

\$82,232.87 Mn Saudi Arabia Residential Mortgage Market Expected with Companies Offerings By End-User Segments 2028

A residential mortgage is a significant loan created to assist one or more people in purchasing a home to live in.

NEW CASTLE, DE, UNITED STATES, February 4, 2025 /EINPresswire.com/ -- According to a recent



The application usually takes less time as mortgage finance application involves filling out an online form, sending a few documents via email, and chatting through terms of loan."

Allied Market Research

report published by Allied Market Research, titled, "[Global Residential Mortgage Loans, Mortgage Loan Terms, Interest Rate and Residential Real Estate Property: Opportunity Analysis and Industry Forecast, 2023–2032](#),"

The Saudi Arabia residential mortgage market size was valued at \$7.86 billion in 2018, and is projected to reach \$82.23 billion by 2028, growing at a CAGR of 16,3% from 2023 to 2028.

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An arrangement in money between a borrower and a lender is called a home mortgage. In order for the borrower to buy a house or other residential property to live in, the lender agrees to provide a specified sum of money to the borrower. The borrower commits to paying back the loan over a predetermined period, which is typically 25 years, however some lenders may extend or shorten the term of a residential mortgage if they believe that the borrower can match their eligibility conditions.

The shift to digital platform of lending industry is driving the growth of Saudi Arabia residential mortgage market. Moreover, increase in implementation of technologies such as automation of underwriting processes, artificial intelligence (AI) and machine learning (ML), is propelling the Saudi Arabia residential mortgage market growth. However, risk of losing collateral and asset depreciation is restraining the growth of the market. On the contrary, initiatives of banks and government authorities in the Saudi Arabia residential mortgage market are expected to create lucrative opportunities in upcoming years.

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For instance, in Saudi Arabia, higher disbursements of mortgage loans have been made possible by government initiatives such as extending emergency credit line guarantee scheme (ECLGS) support of about \$4 million, regulatory reforms such as loan restructuring, and the quick implementation of these initiatives by the lenders using data analytics. These initiatives have strengthened Micro, Small and Medium Enterprises (MSMEs) in the region which has benefited the Saudi Arabia residential mortgage industry.

By interest rate, the fixed-rate mortgage loan segment acquired a major Saudi Arabia residential mortgage market size in 2018. A fixed-rate loan's principal benefit is that it shields the borrower against unexpected and possibly large increases in monthly mortgage payments in the event that interest rates rise. Furthermore, mortgages with fixed rates are simple to comprehend and don't differ much from lender to lender.

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Mortgage rates decreased significantly as a result of the Federal Reserve's initiatives to make it simpler for people to borrow money during the pandemic, however they have recently started to rise again. On the other hand, a lot of people have struggled to keep up with their mortgage payments as a result of job loss brought on by COVID-19. As part of the CARES Act, Congress gave COVID-19-affected Americans the ability to request mortgage forbearance for up to a year in increments of six months if they had a government-backed loan.

Key Findings of the Study

On the basis of mortgage loan term, the 30-year mortgage segment accounted for the highest Saudi Arabia residential mortgage market share, in terms of revenue in 2021.

On the basis of interest rate, the adjustable-rate mortgage loan segment is expected to exhibit the fastest growth rate during the forecast period.

On the basis of type of residential mortgage loans, the conventional mortgage loan dominated the Saudi Arabia residential mortgage market trends.

The key players operating in the Saudi Arabia residential mortgage market analysis include Bank of America Corporation, BNP Paribas, Riyadh Bank, Qatar National Bank, Rocket Mortgage, Al Rajhi Bank, SRC - Saudi Real Estate, Dar Al Tamleek, Saudi Arabia (SAB), and Arab National Bank (ANB). These players have adopted various strategies to increase their market penetration and strengthen their position in the industry.

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