

Mortgage Backed Securities Market Size & Share Analysis - Growth Trends and Forecast (2025 - 2030)

> **Industry:** Capital Markets, Securities & Trading (Financial Services & Investment Intelligence)
> **Source:** https://www.mordorintelligence.com/industry-reports/mortgaged-backed-securities-market
> **Scraped Date:** 2026-09-17

Executive Market Summary

Market Metric	Details
Base Market Size	USD 15.55 trillion
Projected Forecast (2031)	USD 15.55 trillion
Growth Rate (CAGR)	7.60%
Largest Market Region	N/A
Fastest-Growing Region	N/A

Market Visualizations & Infographics

! [Major players in Mortgage Backed Securities industry] (images/chart_2.png)

! [Mortgage Backed Securities Market (2025 - 2030)] (images/chart_3.png)

! [Mortgage Backed Securities Market: Annual Price Growth In Selected Residential Real Estate Markets, In %, Global, 1st Quarter of 2024] (images/chart_4.png)

! [Mortgage Backed Securities Market: U.S Mortgaged Backed Securities Market, By Segment, In USD Billion, Nov-23 to Nov-24] (images/chart_5.png)

! [Mortgage Backed Securities Market Concentration] (images/chart_6.png)

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Comprehensive Research Analysis

Overview Points List Flex 49 Share Feature End

Study Period | 2019 - 2030 |
Market Size (2025) | USD 15.55 Trillion |
Market Size (2030) | USD 22.43 Trillion |
CAGR (2025 - 2030) | 7.60% |
Fastest Growing Market | Europe |
Largest Market | North America |
Market Concentration | Medium |
Major Players*Disclaimer: Major Players sorted in no particular order

Market Overview Section

Mortgage Backed Securities Market Analysis by Mordor Intelligence
The Mortgage Backed Securities Market size is estimated at USD 15.55 trillion in 2025, and is expected to reach USD 22.43 trillion by 2030, at a CAGR of 7.60% during the forecast period (2025-2030).

The Mortgage-Backed Securities (MBS) market has demonstrated consistent growth and resilience in recent years, driven by factors such as low interest rates, a stable housing market, and regulatory adjustments that promote mortgage lending. This growth trajectory is supported by projections of gradual increases in housing prices and higher home sales as consumer confidence strengthens and mortgage rates stabilize. The rising demand for home financing is anticipated to drive an increase in new MBS issuances, supported by innovations in mortgage products and heightened interest from institutional investors seeking portfolio diversification. Additionally, government-backed MBSs are expected to remain a focal point for investors due to their liquidity and lower risk profiles. MBS, a critical segment of the global financial system, are investment instruments backed by mortgages. These securities consolidate multiple home loans, which are then sold to investors as bonds, providing a steady income stream from homeowners' mortgage payments. As of mid-2023, the Federal Reserve reported over USD 11 trillion in outstanding MBS in the United States, underscoring their importance to the housing market and the broader economy.

Low interest rates and increasing homeownership rates are key factors sustaining the positive outlook for the MBS market. As the United States economy continues to recover, the demand for housing is projected to rise, further driving growth in the MBS market. This upward trajectory is also attributed to the ongoing efforts of government-sponsored enterprises (GSEs) such as Freddie Mac and Fannie Mae to enhance access to home financing. Credit risk associated with mortgage loans remains a critical factor influencing the MBS market. Investors navigating MBS investments must account for this risk, which reflects the potential for borrower defaults and its impact on MBS performance. Provided that underwriting standards and the overall housing market remain stable, the credit quality of newly issued MBS is expected to remain strong, increasing their attractiveness to investors.

Market Trends Section Component 4

Global Mortgage Backed Securities Market Trends and Insights
Growth In The Demand For Home Financing
The increasing demand for home financing is expected to drive growth in new mortgage-backed securities (MBS) issuances. This growth is primarily attributed to innovations in mortgage products and rising interest from institutional investors seeking portfolio diversification. Government-backed MBS are projected to remain a significant area of focus for investors due to their liquidity and lower risk characteristics. The expansion of the MBS market is closely tied to the rising number of individuals and families pursuing homeownership or refinancing. Contributing factors include historically low interest rates, population growth, and a persistent preference for homeownership, further influenced by evolving lifestyle trends and the widespread adoption of remote work. As more borrowers enter the housing market, lenders are increasing their efforts to provide financing options, resulting in a higher volume of mortgage originations. These mortgages are pooled and sold as MBS, creating a secondary market that enhances lender liquidity and provides the capital required for additional loan issuance. This process supports the housing market while attracting a diverse range of investors seeking stable returns, as MBS are generally regarded as secure investments backed by real estate assets.

Furthermore, technological advancements in the mortgage sector, such as online lending platforms and automated underwriting systems, have streamlined access to

financing. This improved accessibility is anticipated to attract a broader range of borrowers, including first-time homebuyers and individuals with less-than-perfect credit, thereby expanding the pool of mortgages available for securitization. The continued growth of the MBS market, driven by increasing home financing demand, highlights its critical role in the broader economy by facilitating housing funding, supporting job creation in construction and related industries, and contributing to financial system stability. In conclusion, the interplay between rising home financing demand and the expansion of the MBS market establishes a dynamic framework that benefits borrowers, lenders, and investors.

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Market Trends Section

North America Region Dominated The MarketThe mortgage-backed securities (MBS) market serves as a cornerstone of the global financial system, ensuring liquidity for mortgage lenders and enabling widespread homeownership. The North American MBS market represents a critical segment within the financial ecosystem, significantly impacting housing finance and the broader economy. MBS are structured by consolidating multiple mortgage loans into a pool and selling shares of this pool to investors. This process allows lenders to unlock capital for issuing additional loans while providing investors with a consistent income stream derived from homeowners' mortgage payments. These securities, issued by private financial institutions, lack government guarantees, resulting in higher risk profiles but offering the potential for elevated returns. Banks and mortgage lenders originate loans, pool them into MBS, and distribute them to the market. Institutional investors, hedge funds, pension funds, and individual investors acquire MBS to generate income and diversify their portfolios.

Additionally, specialized entities manage the collection of mortgage payments and oversee loan administration. The MBS market is susceptible to interest rate movements; rising rates typically suppress refinancing activity, whereas declining rates increase prepayment risks. The MBS market was initially developed to separate mortgage lending from investment activities. The US MBS market, valued at over USD 11 trillion in outstanding securities and averaging nearly USD 300 billion in daily trading volume, ranks among the largest and most liquid fixed-income markets worldwide. Beyond the United States, MBS and related instruments, such as covered bonds, are utilized to fund mortgages in various European countries and other regions. Agency MBS are backed by credit guarantees from housing agencies such as Fannie Mae, Freddie Mac, or Ginnie Mae.

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Industry Overview Section Component 6

Competitive LandscapeThe global Mortgage-Backed Securities (MBS) market exhibits a consolidated structure, with prominent investment banks and financial institutions such as JPMorgan Chase, Goldman Sachs, and Barclays holding significant market shares. Regions like the United States and Europe demonstrate higher standardization in processes and instruments, resulting in a concentration of market activities among leading entities.

Segmentation Toc Component 10

Global Mortgage Backed Securities Market Report ScopeMortgage-backed securities (MBS) are financial instruments that provide investors with rights to the cash flows generated from aggregated mortgage loans. These instruments are structured by consolidating numerous mortgages into a single pool and offering shares of this pool to investors, a process referred to as securitization. The mortgage-backed securities market is segmented by type, issuer, and geography. By type, the market is segmented into commercial MBS and residential MBS. By issuer, the market is segmented into government-sponsored enterprises (GSEs), government agencies

, and private financial institutions. By geography, the market is segmented into North America, Europe, Asia Pacific, South America, and the Middle East. The report offers market size and forecasts in value (USD) for all the above segments.

By TypeCommercial MBS |
Residential MBS |

Segmentation Accordion Item

By GeographyNorth America | US |
| Canada |
| Mexico |
| Rest of North America |
Europe | Germany |
| UK |
| France |
| Russia |
| Spain |
| Rest of Europe |
Asia Pacific | India |
| China |
| Japan |
| Rest of Asia Pacific |
South America | Brazil |
| Argentina |
| Rest of South America |
Middle East | UAE |
| Saudi Arabia |
| Rest of Middle East |

Frequently Asked Questions

How big is the Mortgaged Backed Securities Market?

The Mortgaged Backed Securities Market size is expected to reach USD 15.55 trillion in 2025 and grow at a CAGR of 7.60% to reach USD 22.43 trillion by 2030.

What is the current Mortgaged Backed Securities Market size?

In 2025, the Mortgaged Backed Securities Market size is expected to reach USD 15.55 trillion.

Who are the key players in Mortgaged Backed Securities Market?

JPMorgan Chase, Goldman Sachs, Barclays, China Merchants Securities and Construction Bank are the major companies operating in the Mortgaged Backed Securities Market.

Which is the fastest growing region in Mortgaged Backed Securities Market?

Europe is estimated to grow at the highest CAGR over the forecast period (2025-2030).

Which region has the biggest share in Mortgaged Backed Securities Market?

In 2025, the North America accounts for the largest market share in Mortgaged Backed Securities Market.

What years does this Mortgaged Backed Securities Market cover, and what was the market size in 2024?

In 2024, the Mortgaged Backed Securities Market size was estimated at USD 14.37

trillion. The report covers the Mortgaged Backed Securities Market historical market size for years: 2019, 2020, 2021, 2022, 2023 and 2024. The report also forecasts the Mortgaged Backed Securities Market size for years: 2025, 2026, 2027, 2028, 2029 and 2030.