



Market Update

Mortgage and Loan Services

Report Abstract

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NelsonHall

4 pages

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Introduction

This document provides an update to NelsonHall's assessment of the Mortgage and Loan Services market in the light of recent market developments.

Key Findings & Highlights

NelsonHall's previous market update on mortgage and loan services found that:

- Mortgage originations were slowing across markets due to the persistence of high interest rates
- Mature market mortgage delinquencies were rising slowly, but consumer loan delinquencies (especially in the U.S. were rising quickly)
- Limited investment funds for operational transformation were driving the increased use of cloud, AI, and open banking
- Large lenders are looking to sell captive operations.

Scope of the Report

This Market Update report updates NelsonHall's assessment of the Mortgage and Loans services market, including:

- A recap of the key points from our last market assessment
- A summary of significant market developments since then
- A brief analysis of how the banking industry is responding to changing market dynamics.

About The Author

Andy is the Banking Sourcing Research Director at NelsonHall, where he has global responsibility for Retail and Commercial Banking and Capital Markets.

Andy assists both buy-side and vendor organizations in assessing opportunities and supplier capability across Banking services, including in the areas of Core Banking, Payments, Mortgages & Loans, and Securities Processing. In these domains, Andy covers professional services, hosting, and BPS.

Andy assists both buy-side and vendor organizations in financial services to assess opportunities and success factors in the application of technology and BPS. This increasingly encompasses all things digital.

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About NelsonHall

NelsonHall is the leading global analyst firm dedicated to helping organizations understand the “art of the possible” in digital operations transformation. With analysts in the U.S., U.K., Continental Europe, and Asia, NelsonHall provides buy-side organizations with detailed, critical information on markets and vendors (including NEAT assessments) that helps them make fast and highly informed sourcing decisions. For vendors, NelsonHall provides deep knowledge of market dynamics and user requirements to help them hone their go-to-market strategies. NelsonHall conducts rigorous, primary research and is widely respected for the quality, depth, and insight of its analysis.

We would be pleased to discuss how we can bring benefit to your organization. You can contact us via the following relationship manager: Guy Saunders at guy.saunders@nelson-hall.com

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