



Consumer Lending in Vietnam

March 2026

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EXECUTIVE SUMMARY

Consumer lending sees positive growth across all categories

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

The State Bank of Vietnam focuses on supporting growth while ensuring financial stability
Mortgages/housing lending supported by State Bank's VND145 trillion social and worked housing package
New regulations around bank accounts linked to ID push digital consumer lending, including BNPL

WHAT'S NEXT?

Ongoing positive growth linked to regulations which boost transparency and mitigate risks and fraud
Ongoing developments help more consumers to access loans, especially via fintechs and BNPL
Young, digitally-savvy population drives demand for mobile-based lending

MARKET DATA

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Growth in consumer credit supported by people turning to borrowing to pay for big-ticket purchases

INDUSTRY PERFORMANCE

Positive economic factors help to support consumer credit growth
Dynamism of durables lending driven by e-commerce, m-commerce, and BNPL
SmartBanking enables low-income consumers to access government-backed loan schemes

WHAT'S NEXT?

Ongoing positive growth supported by popularity of credit cards and new ID-linked bank account regulations
BNPL will continue to grow, especially among younger, tech-savvy consumers
Lending for education and experiences set to be supported by Gen Z and Millennial trends

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