



Consumer Credit in China

January 2026

Table of Contents

Consumer Credit in China - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Policy support drives auto lending, while card credit remains under pressure

INDUSTRY PERFORMANCE

Growth supported by fiscal policies in 2025

Auto lending posts the fastest growth within non-card lending

BNPL penetration remains limited within the e-commerce space

WHAT'S NEXT?

Consumer credit expansion likely to be limited going forward

Card lending projected to struggle in early forecast period

CATEGORY DATA

Table 1 - Consumer Credit: Outstanding Balance by Category: Value 2020-2025

Table 2 - Consumer Credit: Outstanding Balance by Category: % Value Growth 2020-2025

Table 3 - Consumer Credit: Gross Lending by Category: Value 2020-2025

Table 4 - Consumer Credit: Gross Lending by Category: % Value Growth 2020-2025

Table 5 - Forecast Consumer Credit: Outstanding Balance by Category: Value 2025-2030

Table 6 - Forecast Consumer Credit: Outstanding Balance by Category: % Value Growth 2025-2030

Table 7 - Forecast Consumer Credit: Gross Lending by Category: Value 2025-2030

Table 8 - Forecast Consumer Credit: Gross Lending by Category: % Value Growth 2025-2030

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Consumer Lending in China - Industry Overview

EXECUTIVE SUMMARY

Policy stimulus supports non-card borrowing, while housing remains weak

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

EXECUTIVE SUMMARY

Policy stimulus supports non-card borrowing, while housing remains weak

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Consumer lending sees solid outstanding balance growth in 2025

Mortgages/housing loan continues to decline in 2025

Greater penetration of BNPL within e-commerce space

WHAT'S NEXT?

Lending growth set to slow

Consumers remain unconvinced of need for loans

MARKET DATA

Table 9 - Consumer Lending: Outstanding Balance by Category: Value 2020-2025

Table 10 - Consumer Lending: Outstanding Balance by Category: % Value Growth 2020-2025

Table 11 - Consumer Lending: Gross Lending by Category: Value 2020-2025

Table 12 - Consumer Lending: Gross Lending by Category: % Value Growth 2020-2025

Table 13 - Consumer Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 14 - Mortgages/Housing: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 15 - Consumer Credit: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 16 - Card Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 17 - Forecast Consumer Lending: Outstanding Balance by Category: Value 2025-2030

Table 18 - Forecast Consumer Lending: Outstanding Balance by Category: % Value Growth 2025-2030

Table 19 - Forecast Consumer Lending: Gross Lending by Category: Value 2025-2030

Table 20 - Forecast Consumer Lending: Gross Lending by Category: % Value Growth 2025-2030

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SOURCES

Summary 1 - Research Sources

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