



Euromonitor  
International

# Consumer Credit in Spain

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## Consumer Credit in Spain - Category analysis

### KEY DATA FINDINGS

#### 2025 DEVELOPMENTS

Consumer credit maintains positive growth, reflecting a recovering economy

#### INDUSTRY PERFORMANCE

Consumer credit growth supported by recovering consumer spending confidence

Credit card lending continued to grow, but is under pressure of BNPL

BNPL continues to rise as a modern credit option

#### WHAT'S NEXT?

Consumer lending will remain positive, with stable levels of growth

Shift in customer preferences to shape the future of card lending in Spain

BNPL will continue to grow—albeit under the careful watch of financial supervisors

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Consumer lending maintains positive growth, reflecting a recovering economy

### KEY DATA FINDINGS

#### INDUSTRY PERFORMANCE

Personal loans benefit from rise of fast-approval fintechs and neobanks

Decline in Euribor supports in new mortgage loans

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