



# Consumer Credit in Germany

January 2026

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## Consumer Credit in Germany - Category analysis

### KEY DATA FINDINGS

#### 2025 DEVELOPMENTS

Signs of optimism for consumer credit in 2025

#### INDUSTRY PERFORMANCE

Cautious borrowing stabilises as early rate cuts ease pressure  
Simple, fully digital personal loans drive planned spending  
Instalment payments expand but with improved protections in place

#### PROSPECTS AND OPPORTUNITIES

Credit balances set rise gradually as rates stabilise  
Embedded, app-based lending set to expand with open banking and stronger affordability checks  
Practical, transparent products with better end-to-end support

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### Consumer Lending in Germany - Industry Overview

#### EXECUTIVE SUMMARY

The market remains cautious despite a drop in interest rates

#### KEY DATA FINDINGS

#### INDUSTRY PERFORMANCE

Borrowing remains restrained as higher rates keep households cautious  
Housing lending remains subdued amid high prices  
Instalments persist under stricter checks, shifting toward bank-led models

#### WHAT'S NEXT?

Mortgages/housing lending unlikely to see significant growth  
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