



Euromonitor
International

Consumer Credit in Germany

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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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