



Euromonitor
International

Consumer Credit in the United Kingdom

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Table of Contents

Consumer Credit in the United Kingdom - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Growth across metrics in 2025 as cost of living remains high

INDUSTRY PERFORMANCE

With living costs still elevated, consumers lean on credit, lifting gross lending and outstanding balances

Amid higher fees, education borrowing grows while outstanding balances continue to build

BNPL adoption broadens in 2025 as the UK sets a firm path to regulation

WHAT'S NEXT?

Easing rates and shifting inflation trajectories set the stage for card lending growth

Regulation-ready growth, with opportunities shifting from volume to quality for BNPL

Shifting growth to finance-as-a-service model

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 the United Kingdom - Industry Overview

EXECUTIVE SUMMARY

Consumer sentiment improves in 2025 as inflation declines

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Local consumers continue to rely on credit as the cost of living remains high

Everyday budgeting, rate relief and digital access sustain demand

Rate relief spurs remortgaging, but affordability still bites

WHAT'S NEXT?

Steady outlook ahead for consumer lending in the UK

Regulation set to affect direction of travel

AI will continue to streamline consumer lending systems in the years ahead

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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