



**Euromonitor  
International**

# Consumer Credit in Austria

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#### 2025 DEVELOPMENTS

Consumer credit recovers

#### INDUSTRY PERFORMANCE

More favourable interest rate environment supports demand for consumer credit

More attractive terms boost lending, in particular for other personal lending

Buy Now Pay Later makes some gains

#### WHAT'S NEXT?

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Recovery after muted growth in recent years

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Significant recovery in demand for loans

Significant increase in gross lending in mortgages/housing

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