



# Consumer Credit in Canada

February 2026

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## Consumer Credit in Canada - Category analysis

### KEY DATA FINDINGS

#### 2025 DEVELOPMENTS

Increase in banks' confidence boosts supply of credit

#### INDUSTRY PERFORMANCE

Higher demand for credit and banks in better position to manage risk and increase supply

Rebound in car purchase intentions and revitalised Canadian new/used cars market boost auto lending

Slow growth of card spending partially due to new immigration regulations

#### WHAT'S NEXT?

Bitcoin-backed lending products expected to arise in near future

Higher principal payments to slow down growth of outstanding balances for existing loans

Sustainability linked loans to increase in forecast period

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### Consumer Lending in Canada - Industry Overview

#### EXECUTIVE SUMMARY

Increased optimism amongst Canadians

#### KEY DATA FINDINGS

#### INDUSTRY PERFORMANCE

Lower interest rates and inflation boost lending activity

Higher monthly payments, despite lower rates but homeowners in a better position

Improved budgeting and convenience increasing use of BNPL option

#### WHAT'S NEXT?

Positive signs, with inflation expected to remain moderate

However, tensions with US could pose a challenge

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