



# Consumer Credit in Thailand

March 2026

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## Consumer Credit in Thailand - Category analysis

### 2025 PERFORMANCE

Consumer credit outstanding balance values rebound to positive growth

### KEY DATA FINDINGS

#### INDUSTRY PERFORMANCE

Consumer credit market remains somewhat constricted by consumer caution and tight lending standards

Non-bank and fintech lenders continue to expand

BNPL continues to grow in popularity, from a low base of Millennial and Gen Z consumers

#### WHAT'S NEXT?

Outstanding balance growth to remain steady, while credit gross lending will rebound

Alternative financial service providers will continue to expand

BNPL adoption will grow steadily

#### CATEGORY DATA

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## Consumer Lending in Thailand - Industry Overview

### EXECUTIVE SUMMARY

Consumer lending reflects an improving economy, although cautious lending sentiment remains

### KEY DATA FINDINGS

#### INDUSTRY PERFORMANCE

Regulations around risk control suppress a stronger performance in loans

Mortgages/housing lending sees a slight uptick, but the market remains constrained

BNPL continues to grow in popularity, from a low base of Millennial and Gen Z consumers

#### WHAT'S NEXT?

Positive growth expected, while responsible lending practices will remain in place

Technological innovation will enable lenders to reach underserved borrowers

Mortgages/housing loans to maintain positive, steady growth, aided by government incentives, and low fees and interest rates

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