



# Consumer Credit in Israel

March 2026

Table of Contents

## Consumer Credit in Israel - Category analysis

### KEY DATA FINDINGS

#### 2025 DEVELOPMENTS

Financial relief programme to help consumers sinking deeper into debt

#### INDUSTRY PERFORMANCE

Rising household debt and strong bank profits trigger public backlash

Non-bank lenders increasingly prevalent

BNPL gaining momentum

#### WHAT'S NEXT?

Impact of banks' credit relief and consumers focusing on reducing debt

Overdraft usage to rise as fees are reduced or waived

Bank of Israel to further address the imbalance in the financial sector

#### 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 Israel - Industry Overview

#### EXECUTIVE SUMMARY

Mortgages/housing lending remains the largest area of borrowing

#### KEY DATA FINDINGS

#### INDUSTRY PERFORMANCE

Borrowing costs remain high, placing additional strain on consumers

Lending market starts to liberalise as fintechs seek to carve out a niche

New Bank of Israel directive strikes at the heart of risky loans

Ongoing economic difficulties fuel demand for consumer loans

Depressed housing market in 2025

BNPL gaining momentum

#### WHAT'S NEXT?

Israel's housing market is experiencing a structural shift

Fintechs to capture a larger share of the market

#### 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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