



Euromonitor  
International

# Consumer Credit in the Czech Republic

February 2026

Table of Contents

## Consumer Credit in the Czech Republic - Category analysis

### KEY DATA FINDINGS

#### 2025 DEVELOPMENTS

Evolving consumer credit environment

#### INDUSTRY PERFORMANCE

Positive economic indicators underpin growing consumer confidence

Home lending gains impetus from the improving housing market

BNPL is a popular short-term financing option

#### WHAT'S NEXT?

Consumer caution in terms of non-card loans

Fintechs and NBFIs to continue to gain traction

Weak performance expected from auto lending

#### 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

#### COUNTRY REPORTS DISCLAIMER

### Consumer Lending in the Czech Republic - Industry Overview

#### EXECUTIVE SUMMARY

Consumer lending benefits from the improving Czech economy

#### KEY DATA FINDINGS

#### INDUSTRY PERFORMANCE

Widening array and reach of lenders

Mortgages/housing leads the way supported by lower interest rates

Younger cohorts look to BNPL

#### WHAT'S NEXT?

Growing consumer confidence in terms of borrowing and spending

Investments in digitalisation and innovation to boost consumer lending

Easier access and flexibility to spur card lending

#### 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

## COUNTRY REPORTS DISCLAIMER

## SOURCES

Summary 1 - Research Sources

### About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- **Strategy Briefings:** Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- **Company Profiles:** Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- **Country Reports:** For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link [www.euromonitor.com/consumer-credit-in-the-czech-republic/report](http://www.euromonitor.com/consumer-credit-in-the-czech-republic/report).