



# Consumer Credit in Egypt

March 2026

Table of Contents

## Consumer Credit in Egypt - Category analysis

### KEY DATA FINDINGS

#### 2025 DEVELOPMENTS

Slowed growth due to inflation and high living costs

#### INDUSTRY PERFORMANCE

Inflationary pressure continues to influence consumer credit demand

Salary-based lending saw the highest momentum in 2025

BNPL is growing, but remains niche

#### WHAT'S NEXT?

Credit usage to expand gradually, led by salary-linked lending

Digital onboarding and embedded finance to widen credit access

BNPL to see more regulation and ecosystem growth

#### 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 Egypt - Industry Overview

### EXECUTIVE SUMMARY

Steady growth in 2025

### KEY DATA FINDINGS

#### INDUSTRY PERFORMANCE

Easier, more flexible borrowing options for consumers

Consumer lending maintains growth momentum

Mortgage lending slows with rising property prices and inflationary pressure

BNPL growth diversifies beyond retail

#### WHAT'S NEXT?

Growth supported by digital onboarding, targeted personal loan products, and evolving partnerships between banks and fintech

#### 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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