

Biannual Survey 2022

1. EUROPEAN TRENDS
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1. EUROPEAN TRENDS
Breakdown Per Loan Type, H1 2022

LOAN TYPE	NEW CREDIT GRANTED	
	in mio EURO	% change adjusted for exchange rate impact
CONSUMER CREDIT FOR PERS. CONSUMPTION	124 839	23.5%
Personal loans	53 470	24.2%
Revolving credit including credit cards	50 684	27.0%
- Of which, credit cards	11 126	16.6%
Credit at the point of sale	20 685	14.5%
- Consumer goods	16 428	17.9%
- Other	4 257	2.8%
CAR FINANCE	62 142	10.9%
New cars	22 584	0.5%
- Business	4 704	18.4%
- Consumer	17 880	-4.1%
Used cars	31 460	21.5%
- Business	2 806	59.9%
- Consumer	28 655	18.6%
Commercial vehicles (excl. cars for business use)	5 627	9.3%
Other vehicles (motorcycles, caravans, ...)	2 471	2.4%
INDUSTRIAL CREDIT	16 116	4.4%
HOME OR REAL ESTATE MORTGAGES	46 210	-1.0%
TOTAL	249 306	13.7%

Notes:

Data shown here are those contributed to Eurofinas by its Member Associations in the context of the 2022 Biannual Survey. Data can include estimates provided by Member Associations. Data represents the share of the total national market represented by each association unless otherwise specified.

Data were provided in local currency. The exchange rates used are half-yearly average rates taken from Eurostat and can be found on the last page.

The data for 2021 are those provided by Eurofinas Member Associations in the 2021 Biannual Survey, except when changes in membership or major data modifications warranted the restating of 2021 figures.

Growth rates shown are calculated based on a homogenous sample of members reporting in both the 2021 and 2022 Biannual Surveys.

Eurofinas members not reporting in this survey: Finland - Federation of Finnish Financial Services, Netherlands - Vereniging van Financieringsondernemingen in Nederland, Poland - Konferencja Przedsiębiorstw Finansowych w Polsce

2. TOTAL NATIONAL CONSUMER CREDIT

Consumer credit for personal consumption & consumer vehicles, H1 2022

Member	New credit granted	
	in mio EURO	% change adjusted for exchange rates
BE	5 492	4.1%
CZ	554	17.9%
DE	29 419	15.5%
DK	1 863	3.2%
ES	12 762	25.2%
FR	19 430	11.8%
IT	26 932	15.7%
MA	1 002	1.1%
NO	4 270	17.3%
PT	3 055	29.6%
SE	553	-56.8%
TR	1 286	117.0%
UK	67 226	25.1%
TOTAL	173 844	18.8%

3. MEMBER ASSOCIATIONS' MARKET SHARES
Consumer Credit Outstandings - mio€, H1 2022

Member	Eurofinas Member Market	Total National Market for Cons Credit ¹	Eurofinas Member Share
BE	25 632	27 360	93.7%
CZ	1 380	12 180	11.3%
DE	142 534	234 588	60.8%
DK	11 063	25 538	43.3%
ES	19 239	91 375	21.1%
FR	71 540	215 053	33.3%
IT	114 490	148 422	77.1%
MA	6 078	11 467	53.0%
NO	19 421	na	na
PT ³	12 284	28 686	42.8%
SE	4 520	41 977	10.8%
TR	913	35 767	2.6%
UK	138 407	240 248	57.6%
TOTAL	567 500	1 112 661	49.3%²

¹ National market figures are estimates provided by the relevant Member Association. These may differ from Eurostat or national central bank figures, for example in cases where these exclude non-MFIs from their calculations.

² exclude NO

³ Market share of PT excludes revolving credit

4. EXCHANGE RATES

Country		H1 2022	H1 2021
BE	Belgium	1	1
CZ	Czech Republic	24.65	25.46
DE	Germany	1	1
DK	Denmark	7.44	7.44
ES	Spain	1	1
FR	France	1	1
IT	Italy	1	1
MA	Morocco	10.61	10.75
NO	Norway	9.98	10.14
PT	Portugal	1	1
SE	Sweden	10.48	10.18
TR	Turkey	16.26	10.32
UK	United Kingdom	0.85	0.86

Notes:

These rates are a half-yearly average and are taken from Eurostat's database except for Morocco where the rate provided is an average of end of month rates taken from the Al-Maghrib Bank

Rates in the table are provided in the following way: 1 Eur = x Local Currency, for instance 1 Eur = 0.85 GBP in H1 2022