

FOR IMMEDIATE RELEASE

European Consumer Lending Surges in First Half of 2025 with Positive Outlook Ahead

BRUSSELS – 18 December 2025 – According to the Eurofinas Biannual Survey 2025,¹ European consumer credit providers, represented through Eurofinas, issued €257 billion in new loans in the first half of 2025,² marking a robust 9.0% increase compared with the same period in 2024. Total new consumer credit lending³ - accounting for 71% of Eurofinas' new lending - rose by 5.0% over the period.

The consumer credit market maintained positive momentum, supported by growth across all categories. In the other lending segment, used business cars were the sole asset class to experience a contraction, whereas mortgage lending recorded a marked increase of 40.8%.

During the first half of 2025, new consumer credit was predominantly driven by personal consumption, which accounted for 71% of total lending volumes. This was led by revolving credit at 30% and personal loans at 29%, followed by point-of-sale financing at 12%. The remaining 29% of new consumer finance supported vehicle-related lending, including 16% for used cars, 11% for new cars, and 2% for other vehicle types such as motorcycles and caravans. Growth in new consumer credit was recorded across all markets.

The outlook for consumer credit is moderately positive, supported by steady economic growth, resilient household consumption, and declining inflation across Europe. As real incomes gradually recover, households are expected to increase spending, boosting demand for financing, especially for durable goods and vehicles. Interest rates are likely to stabilise and move lower, improving affordability for borrowers. Although banks remain cautious and have slightly tightened lending standards, overall lending conditions are becoming more supportive than in recent years. A gradual rebound in overall loan growth is anticipated, with consumer credit expected to benefit from this improvement.⁴ Some risks remain, particularly concerning credit quality and access for more vulnerable households, but with easing uncertainty and rising confidence, the environment for consumer lending is set to improve steadily.⁵

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¹ The following Eurofinas members took part in the survey: UPC/BVK (BE), CLFA (CZ), BFACH (DE), Finans og Leasing (DK), ASNEF (ES), ASF (FR), ASSOFIN (IT), APSF (MA), FINFO (NO), ASFAC (PT), Finansbolagens Förening (SE), AFI/FKB (TR), FLA (UK).

² The growth rates shown are adjusted to exclude the impact of exchange rate fluctuations.

³ Total consumer credit includes consumer credit for personal consumption (including personal loans, revolving credit and non-automotive point of sale finance) and consumer point of sale vehicle finance.

⁴ ECB Bank Lending Survey Q3 2025.

⁵ European Commission Economic Forecast – Autumn 2025.



Media Contact

Trinh To

t.tonguyen@eurofinas.org

About Eurofinas

Eurofinas, the European Federation of Finance House Associations, is the voice of the specialised consumer credit providers in the EU. As a Federation, Eurofinas brings together associations throughout Europe that represent finance houses, specialised banks, captive finance companies of car, equipment, etc. manufacturers and universal banks. The scope of products covered by Eurofinas members includes all forms of consumer credit products such as personal loans, point of sale credit, credit cards and store cards. Consumer credit facilitates access to assets and services as diverse as cars, studies, furniture, electronic appliances, etc. Eurofinas members financed approximately €257 billion worth of new loans during the first half of 2025 with outstandings reaching over €1.3 trillion euros in the same period.

More information on Eurofinas activities available at www.eurofinas.org