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SPECIALISED CONSUMER CREDIT PROVIDERS IN EUROPE

PRESS RELEASE

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Eurofinas Members Report Strong Growth In New Lending For 2025

BRUSSELS – 31 July 2026 – Eurofinas[1], the federation representing European consumer credit providers, today announced that its members granted €527 billion in new credit during 2025, a 7.7% increase year-over-year.[2] The Eurofinas 2025 Annual Survey shows growth across nearly all lending segments, with only industrial credit and commercial vehicle finance recording declines.

Total consumer credit[3] new business climbed by 5.0% compared with 2024. The other lending category, covering business vehicle finance, industrial credit and mortgages, made up 30% of overall new business. Within it, mortgage lending jumped by 31.2% and business vehicle finance rose by 3.2%, while industrial credit edged down by -0.1%.

Personal loans and revolving credit continued to lead the consumer credit market, together representing over 41% of new lending. Personal loans grew by 6.9%, revolving credit increased by 3.5%, and non-automotive point of sale financing rose by 2.1%.

Consumer vehicle finance posted gains in 2025. New car lending rose by 10.4% and used car lending by 2.2%, while the other vehicles category, covering motorbikes, caravans and similar, recorded the sharpest increase at 18.0%. The picture was more varied in the business vehicle market: new business car finance grew by 9.2%, used business cars moved up slightly by 0.2%, and commercial vehicles finance declined by -1.2%.

New consumer credit granted increased across every national market covered by Eurofinas members in 2025, with the sole exception of Sweden, which recorded a decline compared with 2024.

Trinh To, Advisor in Data and Statistics at Eurofinas, said: *"2025 was a resilient year for the European economy, with growth of 1.5% and continued job creation as more people entered the workforce. Steadily falling inflation helped stabilise household finances and support a gradual improvement in consumer behaviour, even as central banks kept interest rates high to keep price growth under control, giving households a welcome recovery in spending power heading into a more uncertain period. Looking ahead, growth is expected to slow through 2026 and 2027 as a major global energy shock pushes inflation back up to 3.1%. Central banks are expected to keep interest rates higher for longer, tightening credit conditions for households and already contributing to softer mortgage demand. As a result, private consumption growth is set to decelerate to a weak 1.1% this year, weighed down by falling consumer confidence and lower real disposable income. With consumers prioritising precautionary saving to protect their financial buffers, overall spending growth is likely to remain well below previous expectations despite sustained nominal wage growth.[4]"*

– End –

[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), VFN (NL), FINFO (NO), ASFAC (PT), Finansbolagens Förening (SE), AFI/FKB (TR), FLA (UK).*

[2] *The growth rates shown are nominal i.e., not adjusted for inflation and can be impacted by 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] *European Economic Forecast - Spring 2026, Flash Consumer Confidence Indicator June 2026.*

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About Eurofinas

Eurofinas, the European Federation of Finance House Associations, is the voice of specialised consumer credit providers in Europe. 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, education, furniture, electronic appliances, etc. In 2025, Eurofinas members financed close to €527 billion in new loans, taking their combined outstanding portfolio to €1.4 trillion by end of year.

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