

About Eurofinas

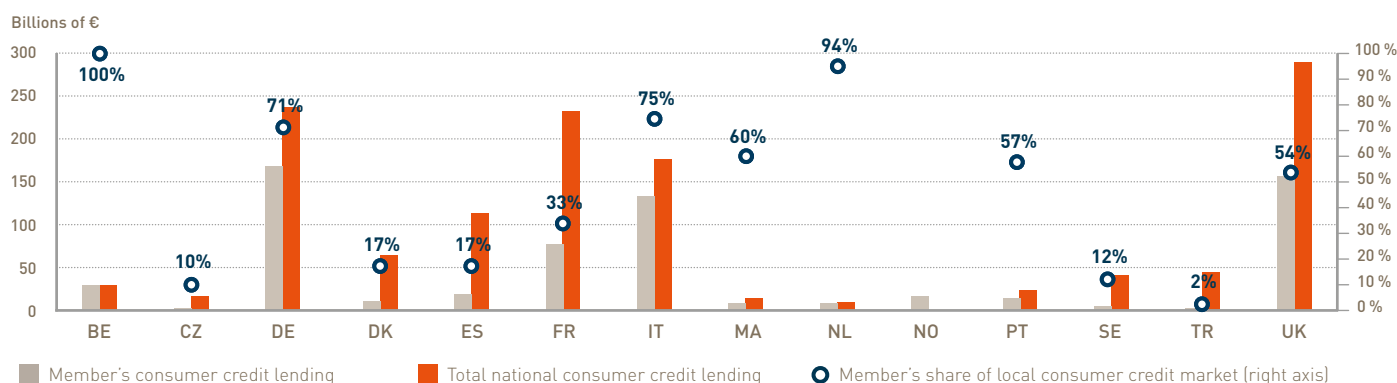
Eurofinas is the voice of the specialized consumer credit industry at European level. It currently represents 16 Member Associations, in turn bringing together 521 firms employing more than 84,000 people across Europe. The types of consumer credit providers represented through Eurofinas members are described in the box below [Fig. 1].

Fig. 1 Consumer credit providers

Category	Description
Finance house	Specialised consumer credit provider not taking deposits (or substitutes for deposits).
Captive company	Financing arm of a manufacturing parent company (e.g. in the automotive sector). Captives may or may not be authorised to take deposits (or substitutes for deposits).
Specialised bank	Institution authorised to take deposits. Activity focused on the provision of consumer credit (and, where applicable, mortgage lending).
Universal bank	Bank providing all kinds of products, e.g. retail and corporate lending, etc. The consumer credit departments of these banks will typically be represented through Eurofinas member associations.

Together, Eurofinas members represent approximately 49 % of the European consumer credit market expressed in terms of outstanding loans for the countries covered by the Federation's 2025 Annual Statistical Enquiry¹. At individual country level, the market shares of individual Eurofinas member associations vary substantially depending, for instance, on the extent to which consumer credit is provided by specialist players in the national market or the membership profile of the association [see Fig. 2, right axis]. The left axis on Fig. 2 shows the amount of new lending (both in total and for consumer credit) granted in 2025 by each Eurofinas member.

Fig. 2 New consumer credit lending & market share per member (outstandings), 2025



1. The figures provided are based on the results of the Eurofinas 2025 Annual Statistical Enquiry. The following Eurofinas members did not take part in this survey: Poland: Association of Financial Companies in Poland and Finland: Federation of Finnish Financial Services. Norway is not included in the market share figures in 2025, as full market data was not available at the time the data collection was concluded. Growth rates are based on a homogenous sample of members reporting in the Eurofinas Annual Statistical Enquiries and can be impacted by exchange rate fluctuations during 2025 unless otherwise stated.

Total Eurofinas lending in 2025

Eurofinas member firms granted €527 billion in new lending during 2025. Outstanding portfolios surpassed the one trillion euro benchmark for the ninth straight year, climbing past €1.4 trillion at year end.

In 2025, consumer credit accounted for 71 % of total new lending, while the remaining 29 % was spread across business car and commercial vehicle finance, industrial credit, and mortgages [see Fig. 3]. Consumer credit, which covers personal consumption and private motor vehicles, grew by 5.0 % year on year to reach €369 billion. During the same period, Eurofinas members provided over €80 billion in new mortgages and €39 billion in industrial credit. Year on year, mortgage lending jumped by 31.2 %, whereas industrial credit slightly declined by -0.1 %.

Fig. 3 New credit granted by product type, 2025

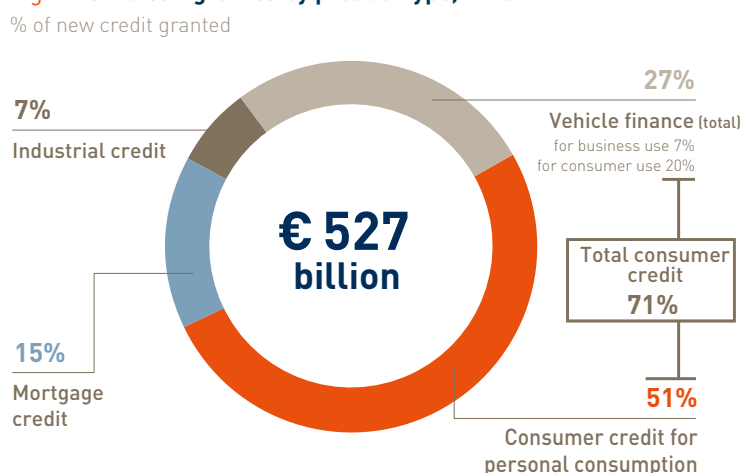
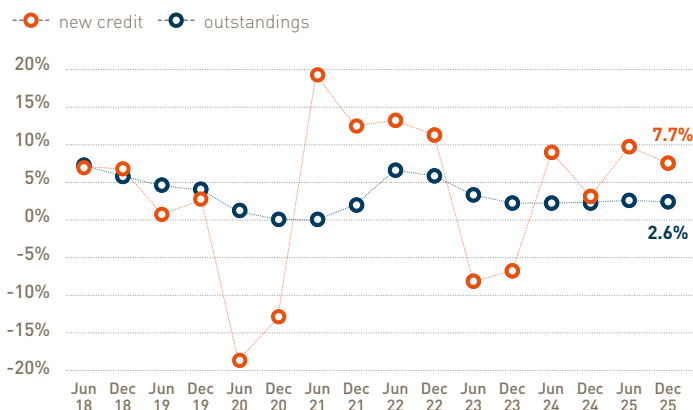


Fig. 4 Shows how total Eurofinas lending developed between 2015 and 2025 across both new credit and outstanding amounts. For 2025, new credit granted by Eurofinas members rose by 7.7%, and outstanding loan volumes grew by 2.6% year on year.

Fig. 4 Total Eurofinas lending, year on year growth rates



Growth rates for new credit compare the first 6 months of the year for biannual figures while they compare 12 months for annual figures. Figures are adjusted to exclude the impact of exchange rates. The growth rates for 2024 and 2025 reflect nominal percentage changes without accounting for inflation adjustments.

Table 1 shows the growth rates for total lending and total consumer credit by country.

Table 1 Annual % change in new lending (2025/2024)

	Total consumer credit (Consumer Credit for Personal Consumption and Consumer Vehicle Finance)	Total lending (Consumer Credit for Personal Consumption, Vehicle Finance, Mortgage Lending and Industrial Credit)
BE	22.3%	34.0%
CZ	15.8%	15.8%
DE	2.0%	1.7%
DK	4.4%	1.3%
ES	4.6%	3.7%
FR	1.1%	0.6%
IT	6.9%	13.0%
MA	36.3%	36.3%
NL	12.8%	-6.3%
NO	15.8%	12.7%
PT	13.7%	8.9%
SE	-16.9%	-3.4%
TR	0.4%	21.9%
UK	3.8%	3.5%
Total	5.0%	7.7%

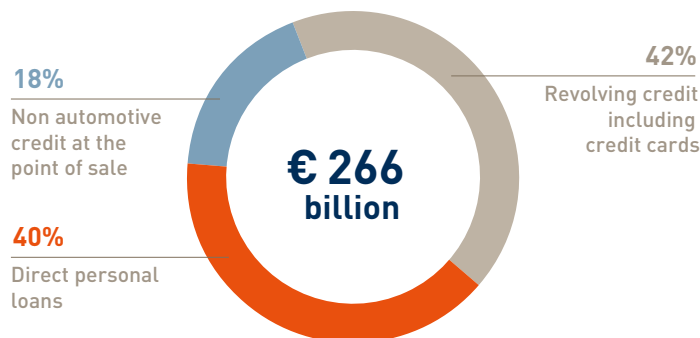
Figures reflect nominal percentage changes and can be impacted by exchange rate fluctuations without accounting for inflation adjustments.

Lending for private consumption

New lending for private consumption reached €266 billion in 2025, a 4.6% increase compared with 2024. This segment, which includes direct personal loans, revolving credit, and non-automotive credit at the point of sale, accounted for 51% of all new lending by Eurofinas members. Outstanding loans reached €415 billion by the end of the year.

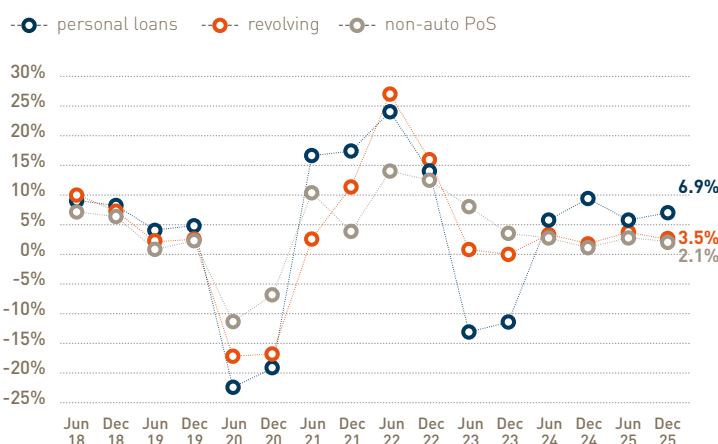
Fig. 5 Consumer credit for personal consumption, 2025

% of new credit granted



In 2025, personal loans and revolving credit represented nearly 83% of all new lending for personal consumption. New volumes in revolving credit, including credit cards, rose by 3.5% to exceed €112 billion, while personal loans grew by 6.9% to reach nearly €108 billion. Point of sale financing for non-automotive consumer goods and services saw a smaller increase of 2.1%, reaching a total of €47 billion in new credit [see Fig. 6].

Fig. 6 Eurofinas consumer credit for personal consumption, new lending year on year growth rates



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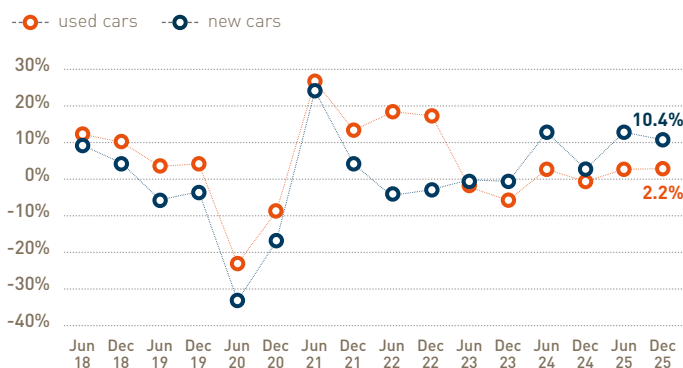
Vehicle finance

Eurofinas members granted €141 billion in new vehicle finance loans, representing nearly 27% of overall new lending in 2025. Consumer vehicle financing dominated this segment, accounting for 73% of total vehicle related lending.

Growth was positive across all consumer vehicle categories in 2025, with new consumer car financing increasing by 10.4%, used consumer cars rising by 2.2%, and other vehicles experiencing a strong 18.0% surge [see Fig. 7]. In total, Eurofinas members granted consumer loans for 1.5 million new cars and 3.2 million used cars throughout the year.

Commercial vehicles was the only category in business vehicle finance to experience a decline, falling by -1.2% in 2025. In contrast, financing for new business vehicles grew by 9.2%, and used business vehicles saw a modest rise of 0.2%.

Fig. 7 Consumer car finance (new lending) year on year growth rates



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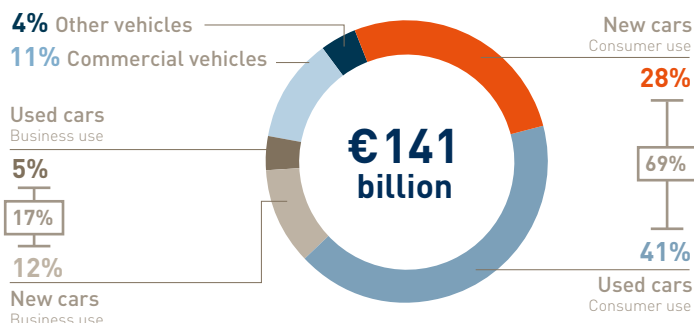
Table 2 Number of new contracts & average loan, 2025

	Number of new contracts, 2025	Average loan, 2025	% change in average loan, 2025/2024
Personal loans	8 267 000	€ 13 006	4,4 %
Revolving credit (incl. credit cards)	7 120 000	na	na
Credit at the p.o.s.	37 253 000	€ 850	4,5 %
New consumer cars	1 467 000	€ 27 023	0,1 %
Used consumer cars	3 208 000	€ 17 889	3,6 %

*Figures represent nominal percentage changes without accounting for inflation adjustments.

Fig. 8 Vehicle finance, new lending by product type, 2025

% of new credit granted



Number of new contracts & average loan size

Eurofinas member companies reported issuing over 60 million new credit contracts in 2025. Consumer credit for personal consumption represented the vast majority of these loans, accounting for more than 52 million contracts. Table 2 provides a detailed breakdown of total new contracts, average loan sizes for select product categories in 2025, and their percentage change compared with 2024.

Eurofinas members

Eurofinas, the European Federation of Finance House Associations, was founded in 1963. It represents as an umbrella body the specialised consumer credit providers in Europe..

FULL MEMBERS >

BELGIUM

Union Professionnelle du Crédit - UPC/
Beroepsvereniging van het Krediet - BVK

CZECH REPUBLIC

Czech Leasing and Financial Association - CLFA

DENMARK

Finans og Leasing

FINLAND

Federation of Finnish Financial Services - FKL

FRANCE

Association Française des Sociétés Financières - ASF

GERMANY

Bankenfachverband

ITALY

Associazione Italiana del Credito al Consumo e Immobiliare - ASSOFIN

THE NETHERLANDS

Vereniging van Financieringsondernemingen in Nederland - VFN

NORWAY

Finansieringsselskapenes Förening

POLAND

Association of Financial Companies in Poland - ZPF

PORTUGAL

Associação de Sociedades Financeiras para Aquisições a Crédito - ASFAC

SPAIN

Asociación Nacional de Establecimientos Financieros de Crédito - ASNEF

SWEDEN

Finansbolagens Förening

Turkey

Turkey Association of Financial Institutions - AFI/FKB

UNITED KINGDOM

Finance & Leasing Association - FLA

CORRESPONDENT MEMBERS >

MOROCCO

Association Professionnelle des Sociétés de Financement - APSF

Visit the Eurofinas website at www.eurofinas.org for more information on the Federation's members and activities.