



Euromonitor  
International

# Consumer Credit in Russia

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### KEY DATA FINDINGS

#### 2021 DEVELOPMENTS

Uncertainty over COVID-19 limits loan demand and increases defaults

Despite governmental support, auto lending and educational lending will experience the weakest performance within consumer credit.

Banks tightening policies and switching from quantity to quality

#### PROSPECTS AND OPPORTUNITIES

Government and Central Bank of Russia support will be vital to aid the country in its post-COVID-19 recovery

Leading lenders look to attract customers with enticing offers and improved experience

Further move to digital space seems inevitable

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## Consumer Lending in Russia - Industry Overview

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Consumer lending in 2021: The big picture

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Mortgages/housing driven by preferential loan programme and relatively low interest rates

Online channel continues to grow as players invest in their own digital development to provide a more attractive offer to consumers

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