Euromonitor International

Consumer Lending in the Czech Republic

February 2025

Table of Contents

Consumer Lending in the Czech Republic – Industry Overview

EXECUTIVE SUMMARY

Consumer lending in 2024: The big picture

Digitalisation trend continues to gain momentum

Interest rate cuts bolster mortgage applications and refinancing

Uptake of BNPL services remains strong

What next for consumer lending?

MARKET DATA

DISCLAIMER

SOURCES

Consumer Credit in the Czech Republic – Category analysis

KEY DATA FINDINGS

2024 DEVELOPMENTS

Card lending slows as cost-of-living pressures ease

Improved macroeconomic climate boosts non-card lending

Traditional lenders face growing threat from neobanks and fintechs

PROSPECTS AND OPPORTUNITIES

Solid growth in gross lending projected for all categories

Popularity of BNPL services will temper expansion of card lending

CCD II should strengthen consumer trust in industry standards

CATEGORY DATA

About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- Strategy Briefings: Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- Company Profiles: Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- Country Reports: For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link www.euromonitor.com/consumer-lending-in-the-czech-republic/report.