



**Euromonitor  
International**

# Consumer Credit in Spain

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KEY DATA FINDINGS

2024 DEVELOPMENTS

One-in-three consumers in Spain use BNPL options, according to Forbes

The next home renovation cycle has not yet come around, while auto lending is supported by rise of electric cars

Card lending continues to grow, supported by on-the-go and travel spending

PROSPECTS AND OPPORTUNITIES

Consumer credit set to see ongoing growth, with a variety of opportunities ahead

Digital consumer credit developments to further support growth

BNPL will continue to develop – under the careful watch of financial supervisors due to the new CCD2

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Consumer Lending in Spain - Industry Overview

EXECUTIVE SUMMARY

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2024 key trends

Outstanding balances in mortgages/housing continue to decline

One-in-three consumers in Spain use BNPL options, according to Forbes

What next for consumer lending?

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DISCLAIMER

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