



Euromonitor
International

Consumer Lending in Germany

March 2025

Table of Contents

EXECUTIVE SUMMARY

Consumer lending in 2024: The big picture
Opportunities in green energy investments
Navigating challenges in Germany's housing market
Analysing the impact of Buy Now Pay Later on consumer debt sustainability in Germany
What next for consumer lending?

MARKET DATA

Table 1 - Consumer Lending: Outstanding Balance by Category: Value 2019-2024
Table 2 - Consumer Lending: Outstanding Balance by Category: % Value Growth 2019-2024
Table 3 - Consumer Lending: Gross Lending by Category: Value 2019-2024
Table 4 - Consumer Lending: Gross Lending by Category: % Value Growth 2019-2024
Table 5 - Consumer Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2019-2024
Table 6 - Mortgages/Housing: Non-performing vs Other Loans Outstanding Balance: % Value 2019-2024
Table 7 - Consumer Credit: Non-performing vs Other Loans Outstanding Balance: % Value 2019-2024
Table 8 - Card Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2019-2024
Table 9 - Forecast Consumer Lending: Outstanding Balance by Category: Value 2024-2029
Table 10 - Forecast Consumer Lending: Outstanding Balance by Category: % Value Growth 2024-2029
Table 11 - Forecast Consumer Lending: Gross Lending by Category: Value 2024-2029
Table 12 - Forecast Consumer Lending: Gross Lending by Category: % Value Growth 2024-2029

DISCLAIMER

SOURCES

Summary 1 - Research Sources

Consumer Credit in Germany - Category analysis

KEY DATA FINDINGS

2024 DEVELOPMENTS

The impact of ECB policies on German borrowing
Stable loan repayments amid economic pressures
Prioritising existing debt and reduced new lending

PROSPECTS AND OPPORTUNITIES

Rebound in credit activity will be driven by economic stabilisation
Immediate impact of high interest rates on borrowing
Opportunity for green energy investment and future rebound

CATEGORY DATA

Table 13 - Consumer Credit: Outstanding Balance by Category: Value 2019-2024
Table 14 - Consumer Credit: Outstanding Balance by Category: % Value Growth 2019-2024
Table 15 - Consumer Credit: Gross Lending by Category: Value 2019-2024
Table 16 - Consumer Credit: Gross Lending by Category: % Value Growth 2019-2024
Table 17 - Forecast Consumer Credit: Outstanding Balance by Category: Value 2024-2029
Table 18 - Forecast Consumer Credit: Outstanding Balance by Category: % Value Growth 2024-2029
Table 19 - Forecast Consumer Credit: Gross Lending by Category: Value 2024-2029
Table 20 - Forecast Consumer Credit: Gross Lending by Category: % Value Growth 2024-2029

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-germany/report.