

**Consumer Lending in Poland**

Market Direction | 2022-10-25 | 16 pages | Euromonitor

**AVAILABLE LICENSES:**

- Single User Licence €1750.00
- Multiple User License (1 Site) €3500.00
- Multiple User License (Global) €5250.00

**Report description:**

The most important development in Poland's consumer lending market during 2022 were the ten interest rate increases that were imposed by the country's central bank between October 2021 and July 2022. The interest rate increases and the new recommendations of the Polish Financial Supervision Authority (KNF) have severely limited the availability of consumer credit and mortgages/housing loans. The recommendations that KNF announced in 2022 were aimed at reducing credit risk and limiting the possib...

Euromonitor International's Consumer Lending in Poland report establishes the size and structure of the market for ATMs cards, smart cards, credit cards, debit cards, charge cards, pre-paid cards and store cards. It looks at key players in the market (issuers and operators), number of cards in circulation, numbers transactions and value of transactions. It offers strategic analysis of sector forecasts and trends to watch.

Product coverage: Consumer Credit, Mortgages/Housing.

Data coverage: market sizes (historic and forecasts), company shares, brand shares and distribution data.

**Why buy this report?**

- \* Get a detailed picture of the Consumer Lending market;
- \* Pinpoint growth sectors and identify factors driving change;
- \* Understand the competitive environment, the market's major players and leading brands;
- \* Use five-year forecasts to assess how the market is predicted to develop.

Euromonitor International has over 40 years' experience of publishing market research reports, business reference books and online information systems. With offices in London, Chicago, Singapore, Shanghai, Vilnius, Dubai, Cape Town, Santiago, Sydney, Tokyo and Bangalore and a network of over 800 analysts worldwide, Euromonitor International has a unique capability to develop reliable information resources to help drive informed strategic planning.

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: support@scotts-international.com

[www.scotts-international.com](http://www.scotts-international.com)

## Table of Contents:

Consumer Lending in Poland

Euromonitor International

October 2022

### List Of Contents And Tables

#### CONSUMER LENDING IN POLAND

##### EXECUTIVE SUMMARY

Consumer lending in 2022: The big picture

2022 key trends

Declines seen in demand for mortgages/housing loans

Buy now, pay later continues to develop into a key area of other personal lending

What next for consumer lending?

##### MARKET DATA

Table 1 Consumer Lending: Outstanding Balance by Category: Value 2017-2022

Table 2 Consumer Lending: Outstanding Balance by Category: % Value Growth 2017-2022

Table 3 Consumer Lending: Gross Lending by Category: Value 2017-2022

Table 4 Consumer Lending: Gross Lending by Category: % Value Growth 2017-2022

Table 5 Consumer Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2017-2022

Table 6 Mortgages/Housing: Non-performing vs Other Loans Outstanding Balance: % Value 2017-2022

Table 7 Consumer Credit: Non-performing vs Other Loans Outstanding Balance: % Value 2017-2022

Table 8 Card Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2017-2022

Table 9 Forecast Consumer Lending: Outstanding Balance by Category: Value 2022-2027

Table 10 Forecast Consumer Lending: Outstanding Balance by Category: % Value Growth 2022-2027

Table 11 Forecast Consumer Lending: Gross Lending by Category: Value 2022-2027

Table 12 Forecast Consumer Lending: Gross Lending by Category: % Value Growth 2022-2027

##### DISCLAIMER

##### SOURCES

Summary 1 Research Sources

#### CONSUMER CREDIT IN POLAND

##### KEY DATA FINDINGS

##### 2022 DEVELOPMENTS

Card lending under pressure due to high inflation and low consumer confidence

Buy now, pay later becomes an increasingly popular form of other personal lending

Regulatory changes continue to have a strong influence on consumer credit

##### PROSPECTS AND OPPORTUNITIES

Consumers to become less interested in consumer credit as their finances dwindle

Buy now, pay later slated to continue growing in importance during the forecast period

Tightening of lending laws set to limit access to consumer credit

##### CATEGORY DATA

Table 13 Consumer Credit: Outstanding Balance by Category: Value 2017-2022

Table 14 Consumer Credit: Outstanding Balance by Category: % Value Growth 2017-2022

Table 15 Consumer Credit: Gross Lending by Category: Value 2017-2022

Table 16 Consumer Credit: Gross Lending by Category: % Value Growth 2017-2022

Table 17 Forecast Consumer Credit: Outstanding Balance by Category: Value 2022-2027

Table 18 Forecast Consumer Credit: Outstanding Balance by Category: % Value Growth 2022-2027

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Table 19 Forecast Consumer Credit: Gross Lending by Category: Value 2022-2027

Table 20 Forecast Consumer Credit: Gross Lending by Category: % Value Growth 2022-2027

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: support@scotts-international.com

[www.scotts-international.com](http://www.scotts-international.com)

## Consumer Lending in Poland

Market Direction | 2022-10-25 | 16 pages | Euromonitor

To place an Order with Scotts International:

- Print this form
- Complete the relevant blank fields and sign
- Send as a scanned email to support@scotts-international.com

### ORDER FORM:

Select license	License	Price
	Single User Licence	€1750.00
	Multiple User License (1 Site)	€3500.00
	Multiple User License (Global)	€5250.00
		VAT
		Total

\*Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346.

\*\* VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

Email*	Phone*	
First Name*	Last Name*	
Job title*		
Company Name*	EU Vat / Tax ID / NIP number*	
Address*	City*	
Zip Code*	Country*	
	Date	2026-02-08
	Signature	

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: support@scotts-international.com

[www.scotts-international.com](http://www.scotts-international.com)