

## **Consumer Lending in Canada**

Market Direction | 2023-11-21 | 14 pages | Euromonitor

### **AVAILABLE LICENSES:**

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

### **Report description:**

Canada's credit landscape in 2023 is showing rises in lending, with more Canadians gaining access to lending products via traditional financial institutions and private lenders. At the same time, as the cost of living bears down on Canadians, thanks to inflation and steeper interest rates, credit has become their shelter from the financial storm. TransUnion Canada reports that the first quarter of 2023 saw an impressive 5.6% uptick in total debt outstanding balances, pushing the record to just n...

Euromonitor International's Consumer Lending in Canada 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](mailto:support@scotts-international.com)

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

## Table of Contents:

Consumer Lending in Canada  
Euromonitor International  
November 2023

### List Of Contents And Tables

#### CONSUMER LENDING IN CANADA

##### EXECUTIVE SUMMARY

Consumer lending in 2023: The big picture

2023 key trends

New regulations favour demand for non-conventional loans

Banks brace for a rainy day

Buy Now Pay Later still on the up

What next for consumer lending?

##### MARKET DATA

Table 1 Consumer Lending: Outstanding Balance by Category: Value 2018-2023

Table 2 Consumer Lending: Outstanding Balance by Category: % Value Growth 2018-2023

Table 3 Consumer Lending: Gross Lending by Category: Value 2018-2023

Table 4 Consumer Lending: Gross Lending by Category: % Value Growth 2018-2023

Table 5 Consumer Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 6 Mortgages/Housing: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 7 Consumer Credit: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 8 Card Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 9 Forecast Consumer Lending: Outstanding Balance by Category: Value 2023-2028

Table 10 □Forecast Consumer Lending: Outstanding Balance by Category: % Value Growth 2023-2028

Table 11 □Forecast Consumer Lending: Gross Lending by Category: Value 2023-2028

Table 12 □Forecast Consumer Lending: Gross Lending by Category: % Value Growth 2023-2028

##### DISCLAIMER

##### SOURCES

Summary 1 Research Sources

#### CONSUMER CREDIT IN CANADA

##### KEY DATA FINDINGS

##### 2023 DEVELOPMENTS

Mortgage debt on the rise

Younger consumers support substantial growth in loans

Accelerated shift to minimum payments

##### PROSPECTS AND OPPORTUNITIES

Mortgage debt to keep on rising amid robust overall growth in gross lending

Continued consumer shift towards alternative credit solutions, as card lending leads growth

Visitors to help sustain future growth

##### CATEGORY DATA

Table 13 Consumer Credit: Outstanding Balance by Category: Value 2018-2023

Table 14 Consumer Credit: Outstanding Balance by Category: % Value Growth 2018-2023

Table 15 Consumer Credit: Gross Lending by Category: Value 2018-2023

Table 16 Consumer Credit: Gross Lending by Category: % Value Growth 2018-2023

Table 17 Forecast Consumer Credit: Outstanding Balance by Category: Value 2023-2028

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

tel. 0048 603 394 346 e-mail: [support@scotts-international.com](mailto:support@scotts-international.com)

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

Table 18 Forecast Consumer Credit: Outstanding Balance by Category: % Value Growth 2023-2028  
Table 19 Forecast Consumer Credit: Gross Lending by Category: Value 2023-2028  
Table 20 Forecast Consumer Credit: Gross Lending by Category: % Value Growth 2023-2028

## Consumer Lending in Canada

Market Direction | 2023-11-21 | 14 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*	<input type="text"/>	Phone*	<input type="text"/>
First Name*	<input type="text"/>	Last Name*	<input type="text"/>
Job title*	<input type="text"/>		
Company Name*	<input type="text"/>	EU Vat / Tax ID / NIP number*	<input type="text"/>
Address*	<input type="text"/>	City*	<input type="text"/>
Zip Code*	<input type="text"/>	Country*	<input type="text"/>
		Date	<input type="text" value="2025-05-05"/>
		Signature	<input type="text"/>

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

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

www.scotts-international.com