

## **Consumer Credit in Germany**

Market Direction | 2024-03-04 | 14 pages | Euromonitor

### **AVAILABLE LICENSES:**

- Single User Licence €825.00
- Multiple User License (1 Site) €1650.00
- Multiple User License (Global) €2475.00

### Report description:

In 2023, Germany's consumer credit market showed signs of cautious optimism. Despite the lingering effects of the pandemic and geopolitical tensions, such as the ongoing crisis in Ukraine, there was a modest rise in consumer lending. However, German consumers remained cautious. For example, the Bundesbank - Germany's central bank - reported a decline in home and auto loans, signalling consumer hesitancy in committing to long-term financial obligations. The economic uncertainties, coupled with Ge...

Euromonitor International's Consumer Credit in Germany 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: Auto Lending, Card Lending, Durables Lending, Education Lending, Home Lending, Other Personal Lending.

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 Credit 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

### **Table of Contents:**

Consumer Credit in Germany Euromonitor International March 2024

List Of Contents And Tables

**CONSUMER CREDIT IN GERMANY** 

**KEY DATA FINDINGS** 

2023 DEVELOPMENTS

Navigating economic headwinds and consumer credit resilience

A paradigm shift in the German consumer credit environment

Traditional banks vs fintech in Germany - a battle for market share

PROSPECTS AND OPPORTUNITIES

Challenges in Germany's economy amidst global uncertainties

Impact on big-ticket items

Regulatory changes and fintech

**CATEGORY DATA** 

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

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

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

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

Table 5 Forecast Consumer Credit: Outstanding Balance by Category: Value 2023-2028

Table 6 Forecast Consumer Credit: Outstanding Balance by Category: % Value Growth 2023-2028

Table 7 Forecast Consumer Credit: Gross Lending by Category: Value 2023-2028

Table 8 Forecast Consumer Credit: Gross Lending by Category: % Value Growth 2023-2028

CONSUMER LENDING IN GERMANY

**EXECUTIVE SUMMARY** 

Consumer lending in 2023: The big picture

The ECB's monetary policy and its ripple effects

The mortgage market: A balancing act amid economic volatility in Germany

The rise of "buy now, pay later" as a disruptive force in Germany

What next for consumer lending?

MARKET DATA

Table 9 Consumer Lending: Outstanding Balance by Category: Value 2018-2023

Table 10 Consumer Lending: Outstanding Balance by Category: % Value Growth 2018-2023

Table 11 Consumer Lending: Gross Lending by Category: Value 2018-2023

Table 12 Consumer Lending: Gross Lending by Category: % Value Growth 2018-2023

Table 13 Consumer Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 14 Mortgages/Housing: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

 $Table \ 15 \ Consumer \ Credit: \ Non-performing \ vs \ Other \ Loans \ Outstanding \ Balance: \ \% \ Value \ 2018-2023$ 

Table 16 Card Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

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

Table 18  $\square$ Forecast Consumer Lending: Outstanding Balance by Category: % Value Growth 2023-2028

Table 19 [Forecast Consumer Lending: Gross Lending by Category: Value 2023-2028

Table 20 ☐Forecast Consumer Lending: Gross Lending by Category: % Value Growth 2023-2028

DISCLAIMER

Scotts International, EU Vat number: PL 6772247784

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

www.scotts-international.com

# SOURCES Summary 1 Research Sources

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



☐ - Print this form

To place an Order with Scotts International:

 $\hfill \Box$  - Complete the relevant blank fields and sign

# **Consumer Credit in Germany**

Market Direction | 2024-03-04 | 14 pages | Euromonitor

Multiple User License (1 Site) €165					Price
Multiple User License (Global)  VAT Total  *Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346  **Email*  Phone*  Last Name*  Last Name*		Single User Licence			€825.00
VAT Total  Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346  Preserved the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346  Preserved the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346  Preserved the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346  Preserved the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346  Preserved the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346  Preserved the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346  Preserved the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346  Preserved the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346  Preserved the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346  Preserved the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346  Preserved the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346  Preserved the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346  Preserved the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346  Preserved the relevant license option. Preserved the relevant license op		Multiple User License (1 Site)			€1650.00
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 E  **mail*  Phone*  Last Name*		Multiple User License (Global)			€2475.00
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 E  **mail*  Phone*  Last Name*					
** VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid E  Email*  Phone*  Last Name*				Total	
irst Name* Last Name*	mail*		☐ Phone*		_
ob title*	rst Name*		Last Name*		
	b title*				
Company Name* EU Vat / Tax ID / NIP number*	ompany Name*		EU Vat / Tax ID /	NIP number*	
Address* City*			City*		
Zip Code* Country*	dress*				
Date 2025-06-26			Country*		
			Country*	2025-06-26	

Scotts International. EU Vat number: PL 6772247784

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