

## **Consumer Credit in China**

Market Direction | 2024-11-19 | 13 pages | Euromonitor

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### **Report description:**

The National Financing Regulatory Administration in China announced a series of measures in 2024 to mitigate market risk and limit the growth of non-performing loans. The new rules mandate that financial service providers need to have minimum registered capital of CNY1.0 billion to offer personal loans (excluding mortgages and auto loans), which is triple the minimum amount required previously. Also, the main investor needs to hold a stake of at least 50%, with total assets of CNY500 billion by...

Euromonitor International's Consumer Credit in China 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.

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Auto lending sees solid growth, supported by EV boom

Lowering interest rates set the tone for consumer credit in China

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BNPL expected to grow in China, supported by e-commerce players

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## SOURCES

### Summary 1 Research Sources

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