

Consumer Lending in France

Market Direction | 2025-01-13 | 15 pages | Euromonitor

AVAILABLE LICENSES:

- Single User Licence €2150.00
- Multiple User License (1 Site) €4300.00
- Multiple User License (Global) €6450.00

Report description:

Consumer lending in France in 2024 showed slight signs of recovery, following a challenging year in 2023, with growth driven by more accessible interest rates and a rebound in supply. This is observed in both housing mortgage housing and in consumer credit. In September 2024, the best available rates for consumer credit included 0.9% over 12 months, 8% over 36 months and 6.4% over 72 months, according to industry sources. While the uptick was modest, it offered cautious optimism for consumer cre...

Euromonitor International's Consumer Lending in France 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.

Table of Contents:

Consumer Lending in France Euromonitor International January 2025

List Of Contents And Tables

CONSUMER LENDING IN FRANCE

EXECUTIVE SUMMARY

Consumer lending in 2024: The big picture

2024 key trends

Signs of reprieve in mortgages/housing, though experts remain cautious

BNPL close to saturation and facing possible decline

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 FRANCE

KEY DATA FINDINGS

2024 DEVELOPMENTS

Consumer credit stays afloat in 2024

Home lending is doing well while auto lending/credit is cannibalised by leasing

Mainstream consumer lending players fare well

PROSPECTS AND OPPORTUNITIES

Brighter future anticipated though threats persist

BNPL faces maturity and possible waning interest from local consumers

Ongoing high refusal rates, better rates for educational lending and extension of leasing

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

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 2024-2029

Table 20 Forecast Consumer Credit: Gross Lending by Category: % Value Growth 2024-2029

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 Lending in France

Market Direction | 2025-01-13 | 15 pages | Euromonitor

Single User Licence Multiple User License (1 Site)			€2150.00
·			
Multiple Hear License (Clobal)			€4300.00
Multiple User License (Global)			€6450.00
		VAT	
		Total	
	Phone*		
	Last Name* 		
	EU Vat / Tax ID /	EU Vat / Tax ID / NIP number*	
	City*		
	Country*		
	Date	2025-05-08	
		23% for Polish based companies, individuals and EU based of Phone* Last Name* EU Vat / Tax ID / City*	Last Name* EU Vat / Tax ID / NIP number* City*

Scotts International. EU Vat number: PL 6772247784

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