

Consumer Lending in the Netherlands

Market Direction | 2025-01-15 | 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 continued to suffer from downwards pressure in the Netherlands in 2024, due to ongoing regulations from the Netherlands Authority for the Financial Markets (AFM), along with national banks such as De Nederlandsche Bank (DNB), and other regulators. These regulations aim to reduce the credit burden and make sure no unsustainable loans are issued. This is part of a long-term effort and is becoming increasingly important, as consumers' disposable incomes are under pressure, given th...

Euromonitor International's Consumer Lending in Netherlands 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

Table of Contents:

Consumer Lending in the Netherlands

Euromonitor International

January 2025

List Of Contents And Tables

CONSUMER LENDING IN THE NETHERLANDS

EXECUTIVE SUMMARY

Consumer lending in 2024: The big picture

2024 key trends

Housing market starts to pick up again, although growth is suppressed by the low number of houses on offer

BNPL sees new EU-wide regulations coming into play

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 THE NETHERLANDS

KEY DATA FINDINGS

2024 DEVELOPMENTS

Non-card lending sees negative pressure due to increased focus on responsible credit and enforcement of credit rules

BNPL providers under pressure to make loans more sustainable and stop minors taking out credit

Education lending affected by return of the Basisbeurs

PROSPECTS AND OPPORTUNITIES

Auto lending and home (renovations) lending projected to be positive

New BNPL and card lending regulations will create impacts over the forecast period

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

Table 19 Forecast Consumer Credit: Gross Lending by Category: Value 2024-2029

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com

Consumer Lending in the Netherlands

Market Direction | 2025-01-15 | 15 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	€2150.00
	Multiple User License (1 Site)	€4300.00
	Multiple User License (Global)	€6450.00
		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="2025-05-04"/>
		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