

## **Consumer Credit in the Czech Republic**

Market Direction | 2025-02-04 | 14 pages | Euromonitor

### AVAILABLE LICENSES:

- Single User Licence €995.00
- Multiple User License (1 Site) €1990.00
- Multiple User License (Global) €2985.00

### **Report description:**

Consumer credit in the Czech Republic saw current value growth in total gross lending slow in 2024, while growth in the overall outstanding balance was only marginally stronger than in 2023. This was mainly due to reduced demand in card lending, the single largest category in gross lending terms by some distance. With inflationary pressures having receded significantly from the highs witnessed in the previous two years, Czechs became less dependent on credit cards to pay for essential needs and...

Euromonitor International's Consumer Credit in Czech Republic 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 the Czech Republic Euromonitor International February 2025

List Of Contents And Tables

CONSUMER CREDIT IN THE CZECH REPUBLIC **KEY DATA FINDINGS** 2024 DEVELOPMENTS Card lending slows as cost-of-living pressures ease Improved macroeconomic climate boosts non-card lending Traditional lenders face growing threat from neobanks and fintechs PROSPECTS AND OPPORTUNITIES Solid growth in gross lending projected for all categories Popularity of BNPL services will temper expansion of card lending CCD II should strengthen consumer trust in industry standards CATEGORY DATA Table 1 Consumer Credit: Outstanding Balance by Category: Value 2019-2024 Table 2 Consumer Credit: Outstanding Balance by Category: % Value Growth 2019-2024 Table 3 Consumer Credit: Gross Lending by Category: Value 2019-2024 Table 4 Consumer Credit: Gross Lending by Category: % Value Growth 2019-2024 Table 5 Forecast Consumer Credit: Outstanding Balance by Category: Value 2024-2029 Table 6 Forecast Consumer Credit: Outstanding Balance by Category: % Value Growth 2024-2029 Table 7 Forecast Consumer Credit: Gross Lending by Category: Value 2024-2029 Table 8 Forecast Consumer Credit: Gross Lending by Category: % Value Growth 2024-2029 CONSUMER LENDING IN THE CZECH REPUBLIC **EXECUTIVE SUMMARY** Consumer lending in 2024: The big picture Digitalisation trend continues to gain momentum Interest rate cuts bolster mortgage applications and refinancing Uptake of BNPL services remains strong What next for consumer lending? MARKET DATA Table 9 Consumer Lending: Outstanding Balance by Category: Value 2019-2024 Table 10 Consumer Lending: Outstanding Balance by Category: % Value Growth 2019-2024 Table 11 Consumer Lending: Gross Lending by Category: Value 2019-2024 Table 12 Consumer Lending: Gross Lending by Category: % Value Growth 2019-2024 Table 13 Consumer Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2019-2024 Table 14 Mortgages/Housing: Non-performing vs Other Loans Outstanding Balance: % Value 2019-2024 Table 15 Consumer Credit: Non-performing vs Other Loans Outstanding Balance: % Value 2019-2024 Table 16 Card Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2019-2024 Table 17 Forecast Consumer Lending: Outstanding Balance by Category: Value 2024-2029 Table 18 ||Forecast Consumer Lending: Outstanding Balance by Category: % Value Growth 2024-2029 Table 19 [Forecast Consumer Lending: Gross Lending by Category: Value 2024-2029 Table 20 [Forecast Consumer Lending: Gross Lending by Category: % Value Growth 2024-2029 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

Scotts International. EU Vat number: PL 6772247784 tel. 0048 603 394 346 e-mail: support@scotts-international.com www.scotts-international.com



# **Consumer Credit in the Czech Republic**

Market Direction | 2025-02-04 | 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		€995.00
	Multiple User License (1 Site)		€1990.00
	Multiple User License (Global)		€2985.00
		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*	Phone*	
First Name*	Last Name*	
Job title*		
Company Name*	EU Vat / Tax ID / NIP number*	
Address*	City*	
Zip Code*	Country*	
	Date	2025-05-04
	Signature	

Scotts International. EU Vat number: PL 6772247784

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