



Consumer Credit in Germany

March 2024

Table of Contents

Consumer Credit in Germany - Category analysis

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 - Industry Overview

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 - 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

SOURCES

Summary 1 - Research Sources

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- **Strategy Briefings:** Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- **Company Profiles:** Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- **Country Reports:** For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link www.euromonitor.com/consumer-credit-in-germany/report.