Consumer Credit in Poland

March 2026

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Consumer Credit in Poland - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Consumer credit maintains growth, supported by consumers still seeking credit to cover economic necessities

INDUSTRY PERFORMANCE

Consumers seek loans to leverage refinancing options and ease monthly burdens

Non-card gross lending remains stable, with a shift seen in how people access credit

BNPL continues to grow, and is expected to maintain its upwards trajectory over the coming years

WHAT'S NEXT?

Consumer credit gross lending expected to decline as household financial stability improves

The new CCD2 directive emphasises creditworthiness assessments and may limit access to quick credit

BNPL will remain popular, but may be somewhat suppressed by the new CCD2 directive

CATEGORY DATA

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Consumer Lending in Poland - Industry Overview

EXECUTIVE SUMMARY

Consumer lending continues to benefit from consumers' dependence on credit to meet their financial needs

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Consumers continue to seek credit, even though inflationary pressures have eased

Mortgages/housing lending sees more moderate growth, due to still-high interest rates

BNPL continues to grow in popularity

WHAT'S NEXT?

Consumer credit to maintain growth, while NBFIs continue to attract attention for smaller loans

Mortgages/housing growth expected to remain stable, as long as interest rates and property prices also remain stable

MARKET DATA

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