



**Euromonitor
International**

Consumer Credit in Spain

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Consumer Credit in Spain - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Consumer credit maintains positive growth, reflecting a recovering economy

INDUSTRY PERFORMANCE

Consumer credit growth supported by recovering consumer spending confidence

Credit card lending continued to grow, but is under pressure of BNPL

BNPL continues to rise as a modern credit option

WHAT'S NEXT?

Consumer lending will remain positive, with stable levels of growth

Shift in customer preferences to shape the future of card lending in Spain

BNPL will continue to grow—albeit under the careful watch of financial supervisors

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Consumer Lending in Spain - Industry Overview

EXECUTIVE SUMMARY

Consumer lending maintains positive growth, reflecting a recovering economy

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Personal loans benefit from rise of fast-approval fintechs and neobanks

Decline in Euribor supports in new mortgage loans

BNPL overtakes overdrafts in share in other personal lending

WHAT'S NEXT?

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