



**Euromonitor
International**

Consumer Credit in Austria

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Consumer Credit in Austria - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Consumer credit recovers

INDUSTRY PERFORMANCE

More favourable interest rate environment supports demand for consumer credit

More attractive terms boost lending, in particular for other personal lending

Buy Now Pay Later makes some gains

WHAT'S NEXT?

Slow growth over forecast period

Muted outlook for auto lending

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Recovery after muted growth in recent years

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INDUSTRY PERFORMANCE

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Significant increase in gross lending in mortgages/housing

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