



Consumer Credit in Chile

January 2026

Table of Contents

Consumer Credit in Chile - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Interest rates shape credit demand

INDUSTRY PERFORMANCE

Financing incentives boost auto sales

Access to BNPL expands through fintech firms

Credit comparison empowers Chilean consumers

WHAT'S NEXT?

Economic confidence and fintech companies to shape credit offers and demand

New debt registry to foster smarter credit access as late payment and delinquency remain key concerns

Plan to forgive student loans to boost education lending

CATEGORY DATA

Table 1 - Consumer Credit: Outstanding Balance by Category: Value 2020-2025

Table 2 - Consumer Credit: Outstanding Balance by Category: % Value Growth 2020-2025

Table 3 - Consumer Credit: Gross Lending by Category: Value 2020-2025

Table 4 - Consumer Credit: Gross Lending by Category: % Value Growth 2020-2025

Table 5 - Forecast Consumer Credit: Outstanding Balance by Category: Value 2025-2030

Table 6 - Forecast Consumer Credit: Outstanding Balance by Category: % Value Growth 2025-2030

Table 7 - Forecast Consumer Credit: Gross Lending by Category: Value 2025-2030

Table 8 - Forecast Consumer Credit: Gross Lending by Category: % Value Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

Consumer Lending in Chile - Industry Overview

EXECUTIVE SUMMARY

More conducive environment for borrowing

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Fintech consumer credit evolution

Improving mortgage affordability for middle-income families

BNPL adds dynamism and scope to consumer lending

WHAT'S NEXT?

Brightening outlook for mortgages/housing

Economic recovery and regulatory and BNPL expansion to foster fertile conditions for consumer credit

Digitalisation's coverage to widen and impact to deepen

MARKET DATA

Table 9 - Consumer Lending: Outstanding Balance by Category: Value 2020-2025

Table 10 - Consumer Lending: Outstanding Balance by Category: % Value Growth 2020-2025

Table 11 - Consumer Lending: Gross Lending by Category: Value 2020-2025

Table 12 - Consumer Lending: Gross Lending by Category: % Value Growth 2020-2025

Table 13 - Consumer Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 14 - Mortgages/Housing: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 15 - Consumer Credit: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 16 - Card Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 17 - Forecast Consumer Lending: Outstanding Balance by Category: Value 2025-2030

Table 18 - Forecast Consumer Lending: Outstanding Balance by Category: % Value Growth 2025-2030

Table 19 - Forecast Consumer Lending: Gross Lending by Category: Value 2025-2030

Table 20 - Forecast Consumer Lending: Gross Lending by Category: % Value Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

SOURCES

Summary 1 - Research Sources

About Euromonitor International

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-chile/report.