



Consumer Credit in South Korea

February 2026

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Consumer Credit in South Korea - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Legislative changes restrict access to credit

INDUSTRY PERFORMANCE

Consumers rely on credit card advances as the third stage of DSR rule comes into effect

Digital-first banks shift focus to sole proprietor loans

Rising delinquency rates for BNPL is raising concerns

WHAT'S NEXT?

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New loan regulations push consumers towards overdrafts and car collateral loans

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Consumer lending is feeling the impact of new legislative measures

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