



Euromonitor
International

Consumer Credit in France

January 2026

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Consumer Credit in France - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Recovery of card lending and further expansion of BNPL services support growth

INDUSTRY PERFORMANCE

Card lending continues recovery

Education lending forges ahead, while leasing (not included) still cannibalises auto lending

BNPL to forge ahead, but could face maturity and reluctance from consumers

WHAT'S NEXT?

Regulation and interest are more favourable, but consumer confidence may still be lacking

The future prospects of BNPL services in France are subject to ongoing discussion

Though showing increased vulnerability, online banks and neobank credit cards still hold growth potential

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Consumer Lending in France - Industry Overview

EXECUTIVE SUMMARY

Signs of ongoing recovery

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Signs of recovery in card lending despite gloomy local political and economic context

In non-card lending, education lending forges ahead while auto lending faces competition from leasing

Mortgage and housing relief emerges, but experts remain wary

BNPL nears saturation

WHAT'S NEXT?

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