



Euromonitor
International

Consumer Credit in Egypt

March 2026

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Consumer Credit in Egypt - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Slowed growth due to inflation and high living costs

INDUSTRY PERFORMANCE

Inflationary pressure continues to influence consumer credit demand

Salary-based lending saw the highest momentum in 2025

BNPL is growing, but remains niche

WHAT'S NEXT?

Credit usage to expand gradually, led by salary-linked lending

Digital onboarding and embedded finance to widen credit access

BNPL to see more regulation and ecosystem growth

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Consumer Lending in Egypt - Industry Overview

EXECUTIVE SUMMARY

Steady growth in 2025

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Easier, more flexible borrowing options for consumers

Consumer lending maintains growth momentum

Mortgage lending slows with rising property prices and inflationary pressure

BNPL growth diversifies beyond retail

WHAT'S NEXT?

Growth supported by digital onboarding, targeted personal loan products, and evolving partnerships between banks and fintech

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