



Consumer Credit in Peru

March 2026

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Consumer credit maintains positive growth thanks to an improving economy

INDUSTRY PERFORMANCE

Growth is supported by improving economy, reduction in late payments, and high dynamism of market players

Card lending was the most dynamic category in 2025, while home lending stands out within non-card lending

BNPL is gradually developing, however it is still at an early stage, with Cuotealo, Powerpay and aCuotaz standing out

WHAT'S NEXT?

Consumer credit will continue to grow, thanks to an improved economy, greater willingness to borrow, and dynamism of players

New regulations establish that credit life insurance is optional for personal loans, which is expected to promote growth

High competition will continue in the personal loan sector, where the State will also play an important role

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Consumer Lending in Peru - Industry Overview

EXECUTIVE SUMMARY

Consumer lending maintains growth, thanks to improving economic conditions

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Card lending remains the largest category, with mortgages/housing the most dynamic

Mortgage/housing lending benefits from an improving economy, lower interest rates, and high market demand

Technological advancements and the dynamism of fintech are driving the virtual consumer lending market

WHAT'S NEXT?

Ongoing growth expected, thanks to an improving economy

Late payment rates expected to remain low as consumers focus on paying on time

Interest rates may remain high for consumer credit

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