EUROMONITOR INTERNATIONAL | 50 YEARS

Consumer Credit in France

November 2023

Table of Contents

Consumer Credit in France - Category analysis

KEY DATA FINDINGS

2023 DEVELOPMENTS

Consumer credit faces challenges due to economic uncertainty

Auto lending shows recovery potential due to trends in the industry, as credit patterns match industry trends

Mainstream consumer lending players need to adapt to the changing landscape

PROSPECTS AND OPPORTUNITIES

Mechanical effect of inflation creates perceived growth

Battle about usury rates, ongoing high refusal rates, and higher commissions for education lending

The outlook remains shady for BNPL

CATEGORY DATA

Table 1 - Consumer Credit: Outstanding Balance by Category: Value 2018-2023

Table 2 - Consumer Credit: Outstanding Balance by Category: % Value Growth 2018-2023

Table 3 - Consumer Credit: Gross Lending by Category: Value 2018-2023

Table 4 - Consumer Credit: Gross Lending by Category: % Value Growth 2018-2023

Table 5 - Forecast Consumer Credit: Outstanding Balance by Category: Value 2023-2028

Table 6 - Forecast Consumer Credit: Outstanding Balance by Category: % Value Growth 2023-2028

Table 7 - Forecast Consumer Credit: Gross Lending by Category: Value 2023-2028

Table 8 - Forecast Consumer Credit: Gross Lending by Category: % Value Growth 2023-2028

Consumer Lending in France - Industry Overview

EXECUTIVE SUMMARY

Consumer lending in 2023: The big picture

2023 key trends

Declining acceptance of applications and rising interest rates mean lower growth in mortgages/housing lending

Buy now pay later options continue to lose popularity

What next for consumer lending?

MARKET DATA

Table 9 - Consumer Lending: Outstanding Balance by Category: Value 2018-2023

Table 10 - Consumer Lending: Outstanding Balance by Category: % Value Growth 2018-2023

Table 11 - Consumer Lending: Gross Lending by Category: Value 2018-2023

Table 12 - Consumer Lending: Gross Lending by Category: % Value Growth 2018-2023

Table 13 - Consumer Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 14 - Mortgages/Housing: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 15 - Consumer Credit: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 16 - Card Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 17 - Forecast Consumer Lending: Outstanding Balance by Category: Value 2023-2028

Table 18 - Forecast Consumer Lending: Outstanding Balance by Category: % Value Growth 2023-2028

Table 19 - Forecast Consumer Lending: Gross Lending by Category: Value 2023-2028

Table 20 - Forecast Consumer Lending: Gross Lending by Category: % Value Growth 2023-2028

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-france/report.