



Euromonitor
International

Consumer Credit in Israel

March 2026

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Consumer Credit in Israel - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Financial relief programme to help consumers sinking deeper into debt

INDUSTRY PERFORMANCE

Rising household debt and strong bank profits trigger public backlash

Non-bank lenders increasingly prevalent

BNPL gaining momentum

WHAT'S NEXT?

Impact of banks' credit relief and consumers focusing on reducing debt

Overdraft usage to rise as fees are reduced or waived

Bank of Israel to further address the imbalance in the financial sector

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Consumer Lending in Israel - Industry Overview

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Mortgages/housing lending remains the largest area of borrowing

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INDUSTRY PERFORMANCE

Borrowing costs remain high, placing additional strain on consumers

Lending market starts to liberalise as fintechs seek to carve out a niche

New Bank of Israel directive strikes at the heart of risky loans

Ongoing economic difficulties fuel demand for consumer loans

Depressed housing market in 2025

BNPL gaining momentum

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