Consumer Credit in Romania

March 2026

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Consumer Credit in Romania - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Young consumers embrace BNPL and digital microloans, while older consumers borrow for large purchases and living costs
Card lending maintains dynamic growth as consumers increasingly use credit cards to cover everyday expenses
BNPL continues to grow, with many consumers perceiving this model as a payment method rather than a loan

WHAT'S NEXT?

Varied growth expected, as the economy settles
New loan products will change how and why consumers borrow
The fintech boom is set to continue

CATEGORY DATA

COUNTRY REPORTS DISCLAIMER

Consumer Lending in Romania - Industry Overview

EXECUTIVE SUMMARY

Healthy growth for consumer lending, although gross lending growth notably falls

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Inflationary pressures linger, supporting consumer interest in loans
Mortgage/housing lending remains driven by robust housing standards and rising property prices
BNPL continues to attract strong interest in Romania

WHAT'S NEXT?

Consumer confidence will increase as inflation continues to normalise
"Green" personal and housing loans are expected to grow over the forecast period
Fintechs and neobanks will continue to expand their offers

MARKET DATA

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