



Consumer Credit in Spain

February 2026

Table of Contents

Consumer Credit in Spain - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Consumer credit maintains positive growth, reflecting a recovering economy

INDUSTRY PERFORMANCE

Consumer credit growth supported by recovering consumer spending confidence

Credit card lending continued to grow, but is under pressure of BNPL

BNPL continues to rise as a modern credit option

WHAT'S NEXT?

Consumer lending will remain positive, with stable levels of growth

Shift in customer preferences to shape the future of card lending in Spain

BNPL will continue to grow—albeit under the careful watch of financial supervisors

CATEGORY DATA

Table 1 - Consumer Credit: Outstanding Balance by Category: Value 2020-2025

Table 2 - Consumer Credit: Outstanding Balance by Category: % Value Growth 2020-2025

Table 3 - Consumer Credit: Gross Lending by Category: Value 2020-2025

Table 4 - Consumer Credit: Gross Lending by Category: % Value Growth 2020-2025

Table 5 - Forecast Consumer Credit: Outstanding Balance by Category: Value 2025-2030

Table 6 - Forecast Consumer Credit: Outstanding Balance by Category: % Value Growth 2025-2030

Table 7 - Forecast Consumer Credit: Gross Lending by Category: Value 2025-2030

Table 8 - Forecast Consumer Credit: Gross Lending by Category: % Value Growth 2025-2030

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Consumer Lending in Spain - Industry Overview

EXECUTIVE SUMMARY

Consumer lending maintains positive growth, reflecting a recovering economy

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Personal loans benefit from rise of fast-approval fintechs and neobanks

Decline in Euribor supports in new mortgage loans

BNPL overtakes overdrafts in share in other personal lending

WHAT'S NEXT?

An ongoing stable performance expected for consumer lending

Auto lending will remain supported by ongoing move towards electric vehicles

MARKET DATA

Table 9 - Consumer Lending: Outstanding Balance by Category: Value 2020-2025

Table 10 - Consumer Lending: Outstanding Balance by Category: % Value Growth 2020-2025

Table 11 - Consumer Lending: Gross Lending by Category: Value 2020-2025

Table 12 - Consumer Lending: Gross Lending by Category: % Value Growth 2020-2025

Table 13 - Consumer Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 14 - Mortgages/Housing: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 15 - Consumer Credit: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 16 - Card Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 17 - Forecast Consumer Lending: Outstanding Balance by Category: Value 2025-2030

Table 18 - Forecast Consumer Lending: Outstanding Balance by Category: % Value Growth 2025-2030

Table 19 - Forecast Consumer Lending: Gross Lending by Category: Value 2025-2030

Table 20 - Forecast Consumer Lending: Gross Lending by Category: % Value Growth 2025-2030

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SOURCES

Summary 1 - Research Sources

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