



**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

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

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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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