



Consumer Credit in the Netherlands

March 2026

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2025 DEVELOPMENTS

Consumer credit is supported by targeted borrowing behaviour

INDUSTRY PERFORMANCE

Consumer credit balances rise in 2025

Education lending is most dynamic category

BNPL shows strong growth

WHAT'S NEXT?

Consumer credit balances set to rise

Auto lending will support growth while housing lending will remain fairly stable

BNPL is set to rise as traditional, unspecified personal loans decline

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Consumer Lending in the Netherlands - Industry Overview

EXECUTIVE SUMMARY

Consumer lending is supported by goal-oriented loans and BNPL growth

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Discontinuation of credit cards leads to decline in gross consumer lending

Mortgage lending rises on back of strong house prices

BNPL emerges as key component of consumer lending

WHAT'S NEXT?

Consumer lending set to grow

Mortgage/housing lending will remain robust

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