



Consumer Credit in Egypt

March 2026

Table of Contents

Consumer Credit in Egypt - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Slowed growth due to inflation and high living costs

INDUSTRY PERFORMANCE

Inflationary pressure continues to influence consumer credit demand
Salary-based lending saw the highest momentum in 2025
BNPL is growing, but remains niche

WHAT'S NEXT?

Credit usage to expand gradually, led by salary-linked lending
Digital onboarding and embedded finance to widen credit access
BNPL to see more regulation and ecosystem growth

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

COUNTRY REPORTS DISCLAIMER

Consumer Lending in Egypt - Industry Overview

EXECUTIVE SUMMARY

Steady growth in 2025

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Easier, more flexible borrowing options for consumers
Consumer lending maintains growth momentum
Mortgage lending slows with rising property prices and inflationary pressure
BNPL growth diversifies beyond retail

WHAT'S NEXT?

Growth supported by digital onboarding, targeted personal loan products, and evolving partnerships between banks and fintech

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

COUNTRY REPORTS DISCLAIMER

SOURCES

Summary 1 - Research Sources

About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- **Strategy Briefings:** Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- **Company Profiles:** Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- **Country Reports:** For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link www.euromonitor.com/consumer-credit-in-egypt/report.