

Annual Survey 2021

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The following members contributed to the Eurofinas 2021 Annual Survey: BE, CZ, DE, DK, ES, FR, IT, MA, NL, NO, PT, SE, TR, UK

Total New Lending by Eurofinas members increased by 12.8% in 2021 compared to 2020

Consumer Credit for Personal Consumption increased by 11.8% in 2021 compared to 2020

Vehicle Finance increased by 12.9% in 2021 compared to 2020

Industrial Credit increased by 10.2% in 2021 compared to 2020

Mortgage Credit increased by 16.0% in 2021 compared to 2020

Note:

Growth rates provided above are adjusted to exclude the impact of exchange rate fluctuations.

The Polish member (ZPF) was unable to submit all the necessary figures to be included in the Annual Survey results. In Poland it is estimated that new consumer credit granted for personal consumption amounted to €18.6 billion in 2021, with 7223 number of new contracts.

1. TOTALS OF ALL MEMBER ASSOCIATIONS

Breakdown Per Loan Type

LOAN TYPE	OUTSTANDINGS				NEW CREDIT GRANTED				NUMBER OF NEW LOANS				AVERAGE LOANS		
	mio EURO		% change adjusted ¹	% of Eurofinas 2021 Total	mio EURO		% change adjusted ¹	% of Eurofinas 2021 Total	in '000		% of Eurofinas Total	% change	2020	2021	% change
	2020	2021			2020	2021			2020	2021					
CONSUMER CREDIT FOR PERSONAL CONSUMPTION	349 566	357 546	1.7%	30.4%	192 369	217 621	11.8%	48.4%	51 549	55 374	88.2%	7.4%	2 252	2 371	5.3%
Personal loans	225 834	232 777	2.8%	19.8%	76 609	89 971	17.0%	20.0%	6 494	7 138	11.4%	9.9%	(*) 11 793	(*) 12 602	6.9%
Revolving credit including credit cards	78 570	78 770	-1.0%	6.7%	79 181	89 568	10.7%	19.9%	6 205	6 459	10.3%	4.1%			
- Of which, credit cards	26 026	25 958	-1.3%	2.2%	20 716	21 068	1.7%	4.7%	4 035	4 404	7.0%	9.1%			
Credit at the point of sale	45 163	46 000	0.8%	3.9%	36 578	38 081	3.4%	8.5%	38 850	41 777	66.5%	7.5%	658	623	-5.2%
- Consumer goods	39 219	39 761	0.3%	3.4%	29 417	30 927	4.3%	6.9%	28 508	30 722	48.9%	7.8%	645	615	-4.6%
- Other	5 944	6 239	4.7%	0.5%	7 161	7 155	-0.2%	1.6%	10 342	11 055	17.6%	6.9%	692	646	-6.7%
CAR FINANCE	219 816	227 960	2.4%	19.4%	100 155	114 046	12.9%	25.4%	5 467	5 729	9.1%	4.8%	16 816	18 163	8.0%
New cars total	118 438	120 308	0.7%	10.2%	42 040	45 907	9.7%	10.2%	2 087	2 165	3.4%	3.7%	20 117	21 165	5.2%
- Business	16 131	17 358	9.9%	1.5%	7 905	9 440	28.5%	2.1%	343	381	0.6%	11.1%	22 883	24 556	7.3%
- Consumer	102 307	102 950	-0.8%	8.8%	34 135	36 467	5.3%	8.1%	1 744	1 784	2.8%	2.3%	19 573	20 441	4.4%
Used cars total	90 315	96 237	4.6%	8.2%	45 952	53 515	14.7%	11.9%	3 198	3 375	5.4%	5.5%	14 369	15 856	10.3%
- Business	5 207	6 251	19.9%	0.5%	3 384	3 995	18.8%	0.9%	148	150	0.2%	1.4%	22 867	26 634	16.5%
- Consumer	85 107	89 986	3.7%	7.7%	42 568	49 519	14.3%	11.0%	3 050	3 225	5.1%	5.7%	13 957	15 355	10.0%
Commercial vehicles (excl. cars for business use)	7 035	7 291	2.4%	0.6%	8 329	10 193	18.9%	2.3%	55	72	0.1%	30.9%	39 047	37 844	-3.1%
Other vehicles (motorcycles, caravans, ...)	4 029	4 124	0.5%	0.4%	3 833	4 431	13.1%	1.0%	127	117	0.2%	-7.9%	14 541	18 368	26.3%
INDUSTRIAL CREDIT	64 710	65 158	-1.2%	5.5%	27 808	31 271	10.2%	7.0%	999	1 081	1.7%	8.2%	17 526	17 880	2.0%
HOME OR REAL ESTATE MORTGAGES	510 761	525 053	2.8%	44.7%	74 351	86 242	16.0%	19.2%	554	605	1.0%	9.2%	134 191	142 541	6.2%
TOTAL	1 144 853	1 175 717	2.1%	100.0%	394 682	449 179	12.8%	100.0%	58 569	62 789	100.0%	7.2%	5 460	5 779	5.8%

(*) Total average loan excludes revolving credit
¹ adjusted for exchange rate impact

(*)

(*)

MARKET SHARE OF THE FEDERATION AND TOTAL NATIONAL MARKETS

IN TERMS OF OUTSTANDINGS									
MEMBERS MARKET SHARE			NON MEMBERS MARKET SHARE			TOTAL NATIONAL MARKETS			
2020	2021	%	2020	2021	%	2020	2021	%	
CONSUMER CREDIT AND CAR FINANCE (*)	513 635	527 945	2.79%	603 366	612 792	1.56%	1 117 001	1 140 737	2.12%
HOME OR REAL ESTATE MORTGAGES (**)	510 718	525 002	2.80%	993 249	1 047 299	5.44%	1 503 967	1 572 301	4.54%

(*) exclude NO

PROFILE OF THE FEDERATION

(for the products identified above in 1, 2, 3 & 4)

NA MEMBERS

FINANCE HOUSES (incl.bank subsidiaries)	226
CAPTIVE COMPANIES	92
(of which hold bank licence)	30
SPECIALISED BANKS	95
UNIVERSAL BANKS	34
OTHER (insurance, etc.)	31
TOTAL	478

NAs EMPLOYEES

TOTAL EMPLOYEES HEAD OFFICES	67 637
TOTAL EMPLOYEES BRANCHES	118 719
TOTAL	186 356

2. EUROFINAS MEMBER ASSOCIATIONS
National Profiles, 2021

Member	Member Companies by category							Number of Employees			Member Associations' Market Shares (in terms of outstandings - mio€)					
	Finance Houses	Captive Companies		Specialised Banks	Universal Banks	Other	Total	Head Offices	Branches	Total	Consumer Credit and Car Finance			Home or Real Estate Mortgages		
			... with a banking licence								Eurofinas Member Market	Total National Market for Cons Credit	Eurofinas Member Share	Eurofinas Member Market	Total National Mortgage Market	Eurofinas Member Share
BE	10	3		7	15	14	49	3 573	2 072	5 645	25 046	26 386	94.9%	257 820	291 948	88.3%
CZ	16	1					17	620	300	920	1 333	11 710	11.4%		62 194	
DE	5	14	14	27	2		48	28 037	112 147	140 184	134 010	232 698	57.6%		1 196 608	
DK	39	5		9			53	3 100		3 100	10 916	63 332	17.2%			
ES	17	19	7	13			49				19 471	93 370	20.9%	10 293	510 176	2.0%
FR	55	8		7			70	20 000		20 000	70 537	211 643	33.3%			
IT	19	4	3	9	10	15	57	5 400	4 200	9 600	109 814	142 836	76.9%	256 879	353 978	72.6%
MA	5	7	5				12	2 700		2 700	5 768	11 004	52.4%		21 915	
NL	15	8					23	1 673		1 673	8 800	10 000	88.0%		750 000	
NO	17	4	1	14	4	1	40				17 862	na	na	50	na	na
PT	8	7		7	3		25				12 501	28 137	44.4%		96 929	
SE	12	4		2		1	19	1 616		1 616	4 703	42 646	11.0%	9	387 766	0.0%
TR	8	8					16	918		918	1 418	45 456	3.1%	1	28 433	0.0%
UK											132 428	231 519	57.2%		1 820 963	
TOTAL	226	92	30	95	34	31	478	67 637	118 719	186 356	554 607	1 150 737	46.3%	525 053	5 520 910	33.4%

(*)

(**)

(*) exclude NO

(**) include BE, ES, IT, SE, and TR

3. CONSUMER CREDIT FOR PERSONAL CONSUMPTION (*)

Breakdown Per Loan Type, 2021

Member	Personal Loans				Revolving credit including credit cards							
									... of which, credit cards			
	Out-standings (mio€)	New credit granted (mio€)	% change adjusted ¹	Number of new loans ('000)	Out-standings (mio€)	New credit granted (mio€)	% change adjusted ¹	Number of new loans ('000)	Out-standings (mio€)	New credit granted (mio€)	% change adjusted ¹	Number of new loans ('000)
BE	10 105	4 043	12.84%	253	4 423	1 707	29.22%	193	1 592	410	29.34%	137
CZ	299	248	18.86%	251	284	347	3.06%	73				
DE	73 297	30 222	11.14%	1 893	16 049	2 037	-8.53%	1 690	7 877	809	-7.40%	706
DK	2 537	525	-15.30%	83	797	267	1.02%	164				
ES	5 717	2 393	48.48%	289	8 697	12 848	9.08%	1 203	7 762	12 490	8.97%	1 117
FR	33 211	12 886	15.38%	1 181	13 872	8 897	13.35%					
IT	80 493	28 318	22.49%	1 952	6 290	6 489	2.25%	2 852	5 298	5 347	-2.43%	2 202
MA	2 385	691	35.50%	183	28	5	-12.50%	1				
NL	4 032	1 588	-29.06%	85	1 822	102	-65.99%	13				
NO	3 878	2 192	20.58%	327	3 540	na	na	na	3 014	na	na	na
PT	4 225	1 083	36.81%	146	433	2 118	-19.55%	251	415	2 012	-22.11%	242
SE ³	64	21	-29.05%	na	39	19	-84.47%	19				
TR												
UK	12 535	5 762	45.16%	495	22 495	54 732	14.88%	na				
TOTAL	232 777	89 971	17.01%	7 138	78 770	89 568	10.74%	6 459	25 958	21 068	1.70%	4 404

(*) exclude car finance

¹ % change 2021/2020 adjusted for exchange rate impact

² Belgian revolving credit new business figures show the credit limit for new transactions, rather than the actual amounts drawn

³ Growth rates in SE do not necessarily reflect market development

3. CONSUMER CREDIT FOR PERSONAL CONSUMPTION (*)
Breakdown Per Loan Type, 2021

Member	Credit at the point of sale								Total consumer credit for personal consumption			
	Consumer goods incl. electronics and household appliances				Other							
	Out-standings (mio€)	New credit granted (mio€)	% change adjusted ¹	Number of new loans ('000)	Out-standings (mio€)	New credit granted (mio€)	% change adjusted ¹	Number of new loans ('000)	Out-standings (mio€)	New credit granted (mio€)	% change adjusted ¹	Number of new loans ('000) ²
BE	412	164	4.46%	247					14 940	5 914	16.85%	693
CZ	62	47	12.98%	25					645	641	9.38%	349
DE	4 376	2 345	-25.47%	975	1 959	1 602	-36.55%	2 721	95 681	36 206	3.18%	7 279
DK	na	360	-22.56%	195					3 334	1 152	-14.61%	443
ES	5 057	6 988	10.31%	6 639					19 471	22 229	12.69%	8 131
FR	6 242	5 408	13.14%	16 632	3 607	3 241	22.16%	6 988	56 932	30 432	15.05%	24 801
IT	6 625	2 776	12.03%	1 853	na	2 019	12.73%	1 302	93 408	39 602	17.40%	7 959
MA	37	48	14.92%	65					2 450	744	33.49%	249
NL	80	27	-73.11%	20	108	15	198.04%	na	6 041	1 732	-34.49%	118
NO									7 418	2 192	20.58%	327
PT	423	172	-8.24%	99	123	27	-55.37%	17	5 204	3 400	-7.41%	513
SE ⁴					442	251	90.42%	27	545	290	3.30%	45
TR	363	573	12.09%	3 972					363	573	12.09%	3 972
UK	16 083	12 018	5.33%	na					51 113	72 513	15.06%	495
TOTAL	39 761	30 927	4.32%	30 722	6 239	7 155	-0.20%	11 055	357 546	217 621	11.85%	55 374

(*) exclude car finance

¹ % change 2021/2020 adjusted for exchange rate impact

² exclude average revolving credit

³ Belgian revolving credit new business figures show the credit limit for new transactions, rather than the actual amounts drawn

⁴ Growth rates in SE do not necessarily reflect market development

4. VEHICLE FINANCE - Part I
Breakdown Per Vehicle Type, 2021

Member	New Cars								Used cars							
	For Business Use				For Private Use				For Business Use				For Private Use			
	Out-standings (mio€)	New credit granted (mio€)	% change adjusted ¹	Number of new loans ('000)	Out-standings (mio€)	New credit granted (mio€)	% change adjusted ¹	Number of new loans ('000)	Out-standings (mio€)	New credit granted (mio€)	% change adjusted ¹	Number of new loans ('000)	Out-standings (mio€)	New credit granted (mio€)	% change adjusted ¹	Number of new loans ('000)
BE					7 012	2 181	-13.25%	147					2 475	1 497	15.15%	125
CZ					266	129	-3.51%	11					412	198	12.35%	21
DE	4 026	1 544	-8.07%	58	16 219	5 164	-18.64%	252	2 972	1 413	10.98%	66	20 509	9 430	0.35%	612
DK	na	84	48.93%	na	7 582	865	-15.81%	27	na	21	-8.09%	1	na	1 501	6.62%	59
ES																
FR	315	137	5.38%	8	4 334	1 643	-5.30%	114	580	252	34.76%	11	9 271	4 113	9.94%	370
IT					16 406	2 979	10.95%	283					na	3 861	22.34%	316
MA					3 318	1 189	44.47%	92								
NL					1 326	845	17.05%	26					1 331	615	-9.98%	30
NO	244	176	31.13%	8	2 793	1 450	22.86%	43	569	408	30.52%	5	6 516	3 382	22.86%	135
PT	242	41	-6.87%	2	1 850	361	-10.48%	19	164	57	28.27%	5	5 244	1 579	5.78%	110
SE ²	1 123	1 062	101.63%	33	2 574	1 262	330.09%	46	162	85	121.14%	4	1 130	651	310.75%	40
TR	2 380	2 896	56.86%	140	683	739	-5.10%	85	263	320	87.24%	15	371	401	33.11%	49
UK	9 030	3 500	14.63%	132	38 588	17 662	11.13%	639	1 541	1 439	6.91%	43	42 727	22 292	19.17%	1 358
TOTAL	17 358	9 440	28.53%	381	102 950	36 467	5.30%	1 784	6 251	3 995	18.77%	150	89 986	49 519	14.34%	3 225

¹ % change 2021/2020 adjusted for exchange rate impact

² Growth rates in SE do not necessarily reflect market development

4. VEHICLE FINANCE - Part II
Breakdown Per Vehicle Type, 2021

Member	Commercial vehicles				Other vehicles (caravans, motorbikes, etc)				Total Vehicle Finance			
	Out-standings (mio€)	New credit granted (mio€)	% change adjusted ¹	Number of new loans ('000)	Out-standings (mio€)	New credit granted (mio€)	% change adjusted ¹	Number of new loans ('000)	Out-standings (mio€)	New credit granted (mio€)	% change adjusted ¹	Number of new loans ('000)
BE					619	329	4.44%	24	10 106	4 007	-2.95%	296
CZ					10	6	1.31%	1	688	332	5.43%	33
DE	3 359	1 261	4.91%	23	1 601	656	-6.99%	55	48 686	19 468	-5.52%	1 066
DK	na	75	33.09%	1	na	30	23.63%	na	7 582	2 576	-0.74%	88
ES												
FR	360	120	11.11%	5					14 860	6 265	6.17%	508
IT	997	453	38.96%	22	na	664	22.51%	16	17 403	7 957	18.60%	637
MA									3 318	1 189	44.47%	92
NL	569	173	-21.88%	10	102	204	289.13%	4	3 328	1 837	9.40%	70
NO	1 154	628	16.27%	7	1 135	628	2.49%	na	12 410	6 672	20.59%	198
PT	na	3	196.97%	na	203	68	18.40%	13	7 703	2 108	3.24%	150
SE ²	852	415	38.44%	4	454	222	27.44%	4	6 295	3 698	147.95%	131
TR									3 697	4 356	40.65%	289
UK	na	7 065	21.58%	na	na	1 624	13.59%	na	91 886	53 582	15.88%	2 171
TOTAL	7 291	10 193	18.92%	72	4 124	4 431	13.12%	117	227 960	114 046	12.86%	5 729

¹ % change 2021/2020 adjusted for exchange rate impact

² Growth rates in SE do not necessarily reflect market development

5. TOTAL CONSUMER CREDIT

For Personal Consumption and Consumer Vehicle Finance, 2021

Member	Consumer credit for personal consumption			Consumer vehicle finance			Total consumer credit		
	Outstandings (mio€)	New credit granted (mio€)	% change adjusted ¹	Outstandings (mio€)	New credit granted (mio€)	% change adjusted ¹	Outstandings (mio€)	New credit granted (mio€)	% change adjusted ¹
BE	14 940	5 914	16.85%	10 106	4 007	-2.95%	25 046	9 921	7.95%
CZ	645	641	9.38%	688	332	5.43%	1 333	974	8.00%
DE	95 681	36 206	3.18%	38 329	15 250	-7.30%	134 010	51 456	-0.16%
DK	3 334	1 152	-14.61%	7 582	2 396	-2.58%	10 916	3 548	-6.84%
ES	19 471	22 229	12.69%				19 471	22 229	12.69%
FR	56 932	30 432	15.05%	13 605	5 756	5.11%	70 537	36 188	13.35%
IT	93 408	39 602	17.40%	16 406	7 504	17.56%	109 814	47 106	17.42%
MA	2 450	744	33.49%	3 318	1 189	44.47%	5 768	1 932	40.04%
NL	6 041	1 732	-34.49%	2 759	1 664	14.15%	8 800	3 396	-17.21%
NO	7 418	2 192	20.58%	10 444	5 460	20.11%	17 862	7 652	20.25%
PT	5 204	3 400	-7.41%	7 297	2 007	2.80%	12 501	5 407	-3.87%
SE ²	545	290	3.30%	4 158	2 136	240.89%	4 703	2 426	167.37%
TR	363	573	12.09%	1 054	1 140	5.57%	1 418	1 713	7.67%
UK	51 113	72 513	15.06%	81 315	41 577	15.40%	132 428	114 090	15.19%
TOTAL	357 546	217 621	11.85%	197 060	90 418	10.45%	554 607	308 039	11.44%

¹ % change 2021/2020 adjusted for exchange rate impact

² Growth rates in SE do not necessarily reflect market development

6. INDUSTRIAL CREDIT AND MORTGAGES

Breakdown Per Member, 2021

Member	Industrial credit (lending to non consumers)				Mortgages			
	Outstandings (mio€)	New credit granted (mio€)	% change adjusted ¹	Number of new loans ('000)	Outstandings (mio€)	New credit granted (mio€)	% change adjusted ¹	Number of new loans ('000)
BE					257 820	47 059	22.84%	312
CZ								
DE	10 335	4 845	-17.59%	67				
DK	na	225	30.63%	1				
ES	1 239	707	57.75%	110	10 293	715	14.29%	4
FR	16 346	3 420	9.86%	65				
IT					256 879	38 463	8.63%	289
MA								
NL								
NO	515	161	-14.45%	na	50	3	106.27%	na
PT	586	3 584	5.74%	286				
SE ²	4 109	6 548	40.60%	552	9	2	-77.93%	na
TR					1	na	na	na
UK	32 028	11 781	12.42%	na				
TOTAL	65 158	31 271	10.21%	1 081	525 053	86 242	15.99%	605

¹ % change 2021/2020 adjusted for exchange rate impact

² Growth rates in SE do not necessarily reflect market development

7. TOTAL LENDING OF THE YEAR
Breakdown Per Member, 2021

Member	Outstandings			New Credit Granted			Number of New Loans		
	mio€	% of Eurofinas Total	% change adjusted ¹	mio€	% of Eurofinas Total	% change adjusted ¹	mio€	% of Eurofinas Total	% change
BE	282 866	24.1%	5.5%	56 980	12.7%	20.0%	1 301	2.1%	0.8%
CZ	1 333	0.1%	-0.4%	974	0.2%	8.0%	382	0.6%	-0.5%
DE	154 702	13.2%	2.2%	60 519	13.5%	-1.7%	8 412	13.4%	-10.2%
DK	10 916	0.9%	0.1%	3 954	0.9%	-4.0%	532	0.8%	-18.0%
ES	31 004	2.6%	1.7%	23 651	5.3%	13.7%	8 245	13.1%	-3.6%
FR	88 138	7.5%	-1.6%	40 117	8.9%	13.1%	25 374	40.4%	12.8%
IT	367 690	31.3%	0.4%	86 022	19.2%	13.4%	8 885	14.2%	19.5%
MA	5 768	0.5%	8.5%	1 932	0.4%	40.0%	341	0.5%	25.8%
NL	9 369	0.8%	4.6%	3 569	0.8%	-17.4%	188	0.3%	-45.7%
NO	20 394	1.7%	0.6%	9 028	2.0%	19.7%	525	0.8%	26.2%
PT	13 493	1.1%	1.9%	9 092	2.0%	-0.1%	949	1.5%	-0.9%
SE ²	10 958	0.9%	58.6%	10 537	2.3%	63.7%	728	1.2%	-3.8%
TR	4 061	0.3%	34.4%	4 929	1.1%	36.6%	4 261	6.8%	29.6%
UK	175 027	14.9%	-0.4%	137 876	30.7%	15.1%	2 666	4.2%	12.9%
TOTAL	1 175 717	100.0%	2.1%	449 179	100.0%	12.8%	62 789	100.0%	7.2%

¹ % change 2021/2020 adjusted for exchange rate impact

² Growth rates in SE do not necessarily reflect market development

8. EXCHANGE RATES

ISO2	Country	2021	Rate 2021 as of	2020	Rate 2020 as of
BE	Belgium	1	31.12.2021	1	31.12.2020
CZ	Czech Republic	25.64	04.04.2022	26.46	09.04.2021
DE	Germany	1	31.12.2021	1	31.12.2020
DK	Denmark	7.44	04.04.2022	7.45	09.04.2021
ES	Spain	1	31.12.2021	1	31.12.2020
FR	France	1	31.12.2021	1	31.12.2020
IT	Italy	1	31.12.2021	1	31.12.2020
MA	Morocco	10.64	04.04.2022	10.85	09.04.2021
NL	Netherlands	1	31.12.2021	1	31.12.2020
NO	Norway	10.16	04.04.2022	10.72	09.04.2021
PT	Portugal	1	31.12.2021	1	31.12.2020
SE	Sweden	10.15	04.04.2022	10.49	09.04.2021
TR	Turkey	10.51	04.04.2022	8.06	09.04.2021
UK	United Kingdom	0.86	04.04.2022	0.89	09.04.2021

Notes:

These rates are a yearly average and are taken from Eurostat's New Cronos database except for Morocco where the rate provided is a yearly average of end of month rates taken from the Al-Maghrib Bank

Rates in the table are provided in the following way: 1 Eur = x Local Currency, for instance 1 Eur = 0.86 GBP in 2021