

# **Consumer Lending in Romania**

https://marketpublishers.com/r/CBB655211BEEN.html

Date: November 2023

Pages: 13

Price: US\$ 2,100.00 (Single User License)

ID: CBB655211BEEN

### **Abstracts**

Consumer lending in Romania for the year 2023 portrays a nuanced landscape influenced by several key factors. The confluence of increasing interest rates, high inflation, and the geopolitical context shaped by the Russian invasion of Ukraine has collectively dampened Romanians' enthusiasm for consumer loans in 2023. Meanwhile, the escalating living costs have driven a significant surge in card lending as consumers seek to cover daily expenses, despite the high interest rates. However, this trend...

Euromonitor International's Consumer Lending in Romania report establishes the size and structure of the market for ATMs cards, smart cards, credit cards, debit cards, charge cards, pre-paid cards and store cards. It looks at key players in the market (issuers and operators), number of cards in circulation, numbers transactions and value of transactions. It offers strategic analysis of sector forecasts and trends to watch.

Product coverage: Consumer Credit, Mortgages/Housing.

Data coverage: market sizes (historic and forecasts), company shares, brand shares and distribution data.

Why buy this report?

Get a detailed picture of the Consumer Lending market;

Pinpoint growth sectors and identify factors driving change;

Understand the competitive environment, the market's major players and leading brands;

Use five-year forecasts to assess how the market is predicted to develop.



Euromonitor International has over 40 years' experience of publishing market research reports, business reference books and online information systems. With offices in London, Chicago, Singapore, Shanghai, Vilnius, Dubai, Cape Town, Santiago, Sydney, Tokyo and Bangalore and a network of over 800 analysts worldwide, Euromonitor International has a unique capability to develop reliable information resources to help drive informed strategic planning.



### Contents

Consumer Lending in Romania
Euromonitor International
November 2023
List Of Contents And Tables
CONSUMER LENDING IN ROMANIA
EXECUTIVE SUMMARY
Consumer lending in 2023: The big picture

#### **2023 KEY TRENDS**

Mortgage market dynamics and green bond innovations in 2023 Digitalisation and Buy Now, Pay Later reshape consumer lending in 2023 What next for consumer lending?

MARKET DATA

Table 1 Consumer Lending: Outstanding Balance by Category: Value 2018-2023 Table 2 Consumer Lending: Outstanding Balance by Category: % Value Growth 2018-2023

Table 3 Consumer Lending: Gross Lending by Category: Value 2018-2023

Table 4 Consumer Lending: Gross Lending by Category: % Value Growth 2018-2023

Table 5 Consumer Lending: Non-performing vs Other Loans Outstanding Balance: %

Value 2018-2023

Table 6 Mortgages/Housing: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 7 Consumer Credit: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 8 Card Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 9 Forecast Consumer Lending: Outstanding Balance by Category: Value 2023-2028

Table 10 Forecast Consumer Lending: Outstanding Balance by Category: % Value Growth 2023-2028

Table 11 Forecast Consumer Lending: Gross Lending by Category: Value 2023-2028 Table 12 Forecast Consumer Lending: Gross Lending by Category: % Value Growth 2023-2028

**DISCLAIMER** 

SOURCES

Summary 1 Research Sources



# CONSUMER CREDIT IN ROMANIA KEY DATA FINDINGS

#### **2023 DEVELOPMENTS**

Continued rise in interest rates and economic uncertainty impact consumer lending Impact of higher interest rates on non-card gross lending and consumer preferences Digital transformation reshapes the lending landscape

#### PROSPECTS AND OPPORTUNITIES

Economic factors dampen loan activity and repayments

Buy Now, Pay Later providers compete with traditional lenders for market share Fintech players reshape the lending landscape

#### **CATEGORY DATA**

Table 13 Consumer Credit: Outstanding Balance by Category: Value 2018-2023 Table 14 Consumer Credit: Outstanding Balance by Category: % Value Growth 2018-2023

Table 15 Consumer Credit: Gross Lending by Category: Value 2018-2023

Table 16 Consumer Credit: Gross Lending by Category: % Value Growth 2018-2023

Table 17 Forecast Consumer Credit: Outstanding Balance by Category: Value 2023-2028

Table 18 Forecast Consumer Credit: Outstanding Balance by Category: % Value Growth 2023-2028

Table 19 Forecast Consumer Credit: Gross Lending by Category: Value 2023-2028 Table 20 Forecast Consumer Credit: Gross Lending by Category: % Value Growth 2023-2028



#### I would like to order

Product name: Consumer Lending in Romania

Product link: https://marketpublishers.com/r/CBB655211BEEN.html

Price: US\$ 2,100.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer

Service:

info@marketpublishers.com

## **Payment**

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <a href="https://marketpublishers.com/r/CBB655211BEEN.html">https://marketpublishers.com/r/CBB655211BEEN.html</a>

To pay by Wire Transfer, please, fill in your contact details in the form below:

First name:	
Last name:	
Email:	
Company:	
Address:	
City:	
Zip code:	
Country:	
Tel:	
Fax:	
Your message:	
	**All fields are required
	Custumer signature

Please, note that by ordering from marketpublishers.com you are agreeing to our Terms & Conditions at <a href="https://marketpublishers.com/docs/terms.html">https://marketpublishers.com/docs/terms.html</a>

To place an order via fax simply print this form, fill in the information below and fax the completed form to +44 20 7900 3970