

# CONSUMER CREDIT INDEX 2024/2025 FORECAST FOR PRIVATE BORROWING IN GERMANY

Ipsos GmbH  
on behalf of Bankenfachverband e. V.



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# CCI 2024/2025

# 01

## THE CONSUMER CREDIT INDEX OF THE BANKENFACHVERBAND

NOTE: The survey on the current CCI was conducted in May/June 2024. The forecast of consumer credit use is influenced by the respective economic environment at the time of the survey.

# The Consumer Credit Index Trend 2024/2025



Basis: 1,700 respondents

The Consumer Credit Index for 2024/2025 shows a stable use of credit with **102 points**.

**In total, consumers will take out loans to finance purchases over the next 12 months on a similar level as over the last 12 months.**

The use of consumer credit by consumers for furniture/kitchens, consumer electronics and other purchases will remain stable in the next 12 months. In the same period, the use of consumer loans to finance cars will decrease. In contrast, the financing of household appliances will increase.







**NOTE: The survey on the current CCI was conducted in May/June 2024. The forecast of consumer credit use is influenced by the respective economic environment at the time of the survey.**

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# The Consumer Credit Index

## Study design

 <b>METHOD</b>	Survey, supporting study: Consumer Panel Services GfK (written survey, in parts online)
 <b>SURVEY PERIOD</b>	May 19, 2024 – June 14, 2024
 <b>TARGET GROUP</b>	A representative selection of people between the ages of 18 and 69, chosen according to age, profession, the size of city where they live, and federal state
 <b>SAMPLE</b>	n=1,700 interviews; results were weighted according to age, profession, income, child status and size of location
 <b>FREQUENCY OF THE SURVEY</b>	Twice a year (spring and autumn)
 <b>SURVEYED AREA</b>	Germany

# The Consumer Credit Index Overview

The consumer credit index measures the willingness of private individuals in Germany to make purchases in the next 12 months and to finance these using credit.

The following purchase categories are used to calculate the consumer credit index (Total 🌐):

- 🚗 Cars
- 💻 Consumer electronics
- 🏠 Household appliances
- 🛋️ Furniture/kitchens
- 📦 Other

## Description and interpretation of the consumer credit index :



- Values **below 75** indicate a **decrease** in the use of credit
- Values **between 75 and 125** indicate a **stable** use of credit
- Values **above 125** indicate an **increase** in the use of credit

# CCI 2024/2025

# 02

## DETAILED OUTLOOK FOR THE USE OF CONSUMER CREDIT IN GERMANY IN 2024/2025

# Consumer Credit Index 2024/2025

The demand for credit to finance purchases will remain at the same level as last year over the next 12 months.

The Consumer Credit Index for 2024/2025 shows a stable use of credit with **102 points**.

The use of consumer credit by consumers for furniture/kitchens, consumer electronics and other purchases will remain stable in the next 12 months. In the same period, the use of consumer loans to finance cars will decrease. In contrast, the financing of household appliances will increase.





# Consumer Credit Index – Total Trend 2024/2024

The demand for credit to finance purchases will remain at the same level as last year over the next 12 months.

The **Consumer Credit Index** for 2024/2025 shows a stable development with **102 points**.

This trend is the result of a stable, slightly decreasing purchase planning and a stable, slightly increasing financing planning.

Annual comparison	2024/2025	2023/2024
Consumer Credit Index	<b>102</b>	98
Purchase planning	<b>82</b>	76
Financing planning	<b>124</b>	129

💡 If both fractional values (purchase planning and financing planning) are positive or negative, this results in a greater change in the Consumer Credit Index.



Basis: 1,700 respondents

# Credit Index for cars Trend 2024/2025

The demand for loans to finance cars will decrease.

The credit index for cars is decreasing with a value of **72 points**.

This trend is the result of a decreasing purchase planning and a stable, slightly increasing financing planning.

Annual comparison	2024/2025	2023/2024
Consumer Credit Index for cars	<b>72</b>	78
Purchase planning	<b>61</b>	70
Financing planning	<b>118</b>	111

💡 If both fractional values (purchase planning and financing planning) are positive or negative, this results in a greater change in the Consumer Credit Index.



Basis: 1,700 respondents

# Credit Index for furniture/kitchens

## Trend 2024/2025

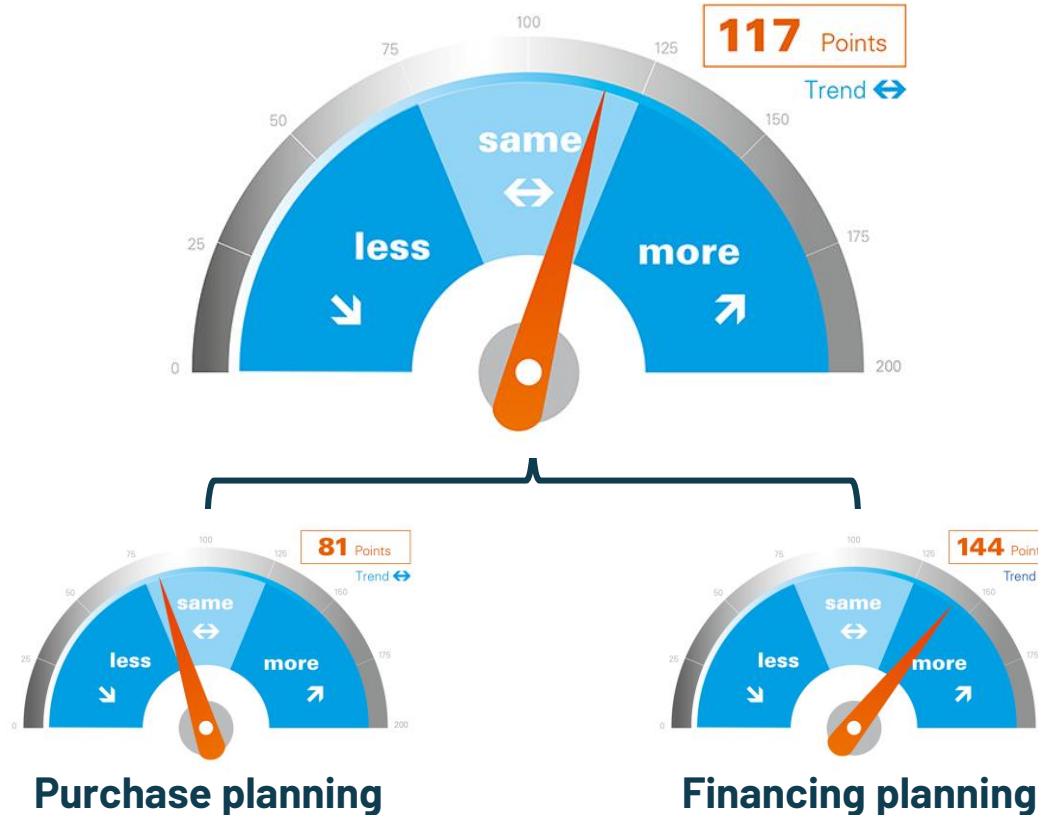
The increased loan demand for furniture/kitchens ensures a stable level of financing with a slightly increasing trend.

The credit index for furniture/kitchens is stable with a slightly increasing trend at a value of **117 points**.

This trend is the result of a stable, slightly decreasing purchase planning and an increasing financing planning.

Annual comparison	2024/2025	2023/2024
Consumer Credit Index for furniture/kitchens	<b>117</b>	99
Purchase planning	<b>81</b>	74
Financing planning	<b>144</b>	133

💡 If both fractional values (purchase planning and financing planning) are positive or negative, this results in a greater change in the Consumer Credit Index.



Basis: 1,700 respondents

# Credit Index for consumer electronics Trend 2024/2025

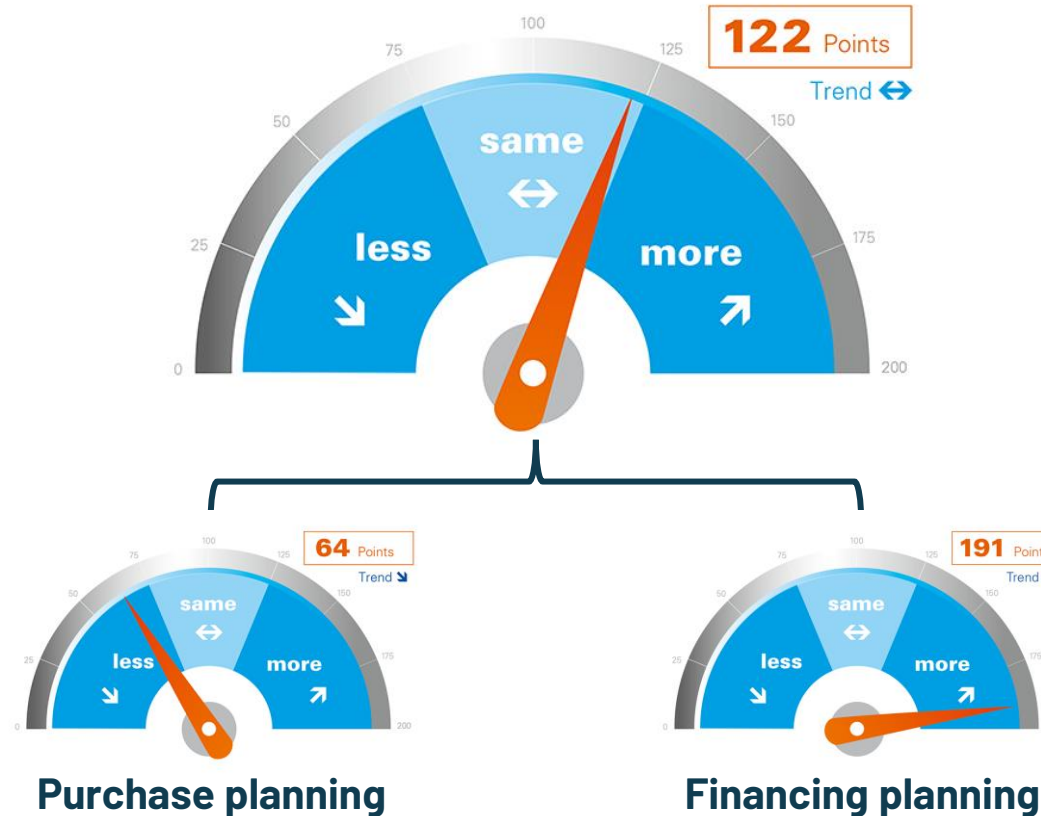
Financing for consumer electronics will remain stable over the next 12 months with a slightly increasing trend.

The credit index for consumer electronics is stable with a slightly increasing trend at a value of **122 points**.

This trend is the result of a decreasing purchase planning and a strongly increasing financing planning in this segment.

Annual comparison	2024/2025	2023/2024
Consumer Credit Index for consumer electronics	<b>122 !</b>	86
Purchase planning	<b>64</b>	56
Financing planning	<b>191 !</b>	155

💡 If both fractional values (purchase planning and financing planning) are positive or negative, this results in a greater change in the Consumer Credit Index.



Basis: 1,700 respondents

# Credit Index for household appliances

## Trend 2024/2025

Loans for large household appliances will increase over the next 12 months.

The credit index for household appliances is increasing with a value of **133 points**.

This trend is the result of a stable, slightly decreasing purchase planning and a strongly increasing financing planning in this segment.

Annual comparison	2024/2025	2023/2024
Consumer Credit Index for household appliances	<b>133</b>	127
Purchase planning	<b>76</b>	73
Financing planning	<b>174</b>	174

💡 If both fractional values (purchase planning and financing planning) are positive or negative, this results in a greater change in the Consumer Credit Index.



Basis: 1,700 respondents


# Credit Index for other Trend 2024/2025

The use of loans for other purchases remains stable with a slightly increasing trend.

The credit index for other purchases is stable with a slightly increasing trend at a value of **122 points**.

This trend is the result of a stable purchase planning and an increasing financing planning.

Annual comparison	2024/2025	2023/2024
Consumer Credit Index for other	<b>122 !</b>	198
Purchase planning	<b>97</b>	104
Financing planning	<b>126 !</b>	191

 If both fractional values (purchase planning and financing planning) are positive or negative, this results in a greater change in the Consumer Credit Index.



Basis: 1,700 respondents

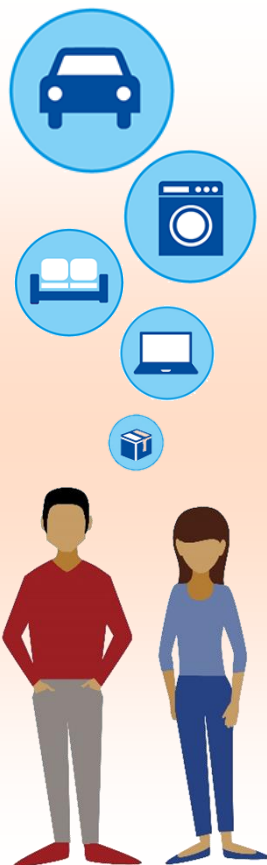
# CCI 2024/2025

# 03

## METHODOLOGY

# Consumer Credit Index

## Basis of calculation



### The Consumer Credit Index is based on the results of several studies:

1. Assessment of future purchases and financing 2023/2024
2. Forecast for private borrowing in Germany 2024
3. Forecast for private borrowing in Germany 2024/2025 (current survey)

Hence, the Consumer Credit Index is based not only on current actual and planned values, but also on past actual and planned values.

### The consumer credit index takes the following categories into account:



Cars



Consumer electronics



Household appliances



Furniture/kitchens



Other

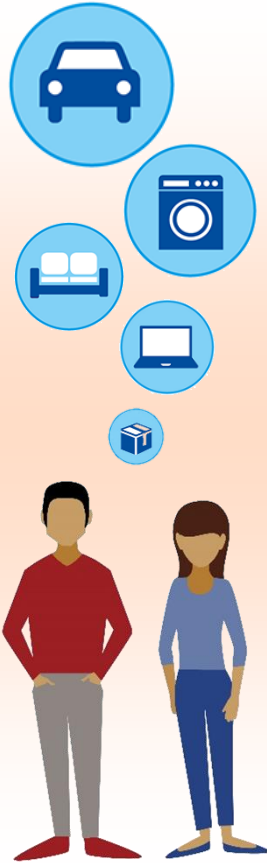
### Specifically, the following parameters from the respective surveys were taken into consideration for the subsequent calculation:

1. Purchases made and planned in advance in the past 12 months
2. Credit financing used for purchases made and planned in advance in the last 12 months
3. Planned purchases in the next 12 months
4. Credit financing planned in the next 12 months



# Consumer Credit Index

## Basis of calculation



The consumer credit index shows what changes should be expected regarding financing in each individual category.

### It consists of a combination of two values:

- **Purchase planning**  
(the intention to make purchases)
- **Financing planning**  
(the intention to finance intended purchases using credit)

### Interpretation of the index value:



- Values **below 75** indicate a **decrease** in the use of credit
- Values between **75 and 125** indicate a **stable** use of credit
- Values **above 125** indicate an **increase** in the use of credit

# Company Information

## ABOUT IPSOS

Ipsos ranks third in the global research industry. With a strong presence in 87 countries, Ipsos employs more than 18,000 people and has the ability to conduct research programs in more than 100 countries. Founded in France in 1975, Ipsos is controlled and managed by research professionals. They have built a solid Group around a multi-specialist positioning – Media and advertising research; Marketing research; Client and employee relationship management; Opinion & social research; Mobile, Online, Offline data collection and delivery.

In Germany Ipsos is present with approximately 500 employees at five locations: Hamburg, Frankfurt, Munich, Nuremberg and Berlin.

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## ABOUT THE BANKENFACHVERBAND

The Bankenfachverband (BFACH) represents the interests of credit banks in Germany – for 75 years. Its members are experts in the financing of consumer and capital goods such as motor vehicles of all kinds.

The credit banks have lent more than 195 billion euros to consumers and companies, thereby promoting the economy and the business cycle. One in three private households regularly uses financing to purchase consumer goods.

The BFACH provides information on the development of the credit banks' businesses and the entire financing markets. To this end, it regularly publishes market studies and forecasts, emphasizing the importance of financing consumption and investment for the economy.

[www.bfach.de](http://www.bfach.de)

[www.kredit-mit-verantwortung.de](http://www.kredit-mit-verantwortung.de)



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