TransUnion

Credit Industry Insights Q2 2026[1]

About the UK Credit Industry Insights Report

TransUnion's quarterly UK Credit Industry Insights Report (CIIR) provides a clear, data-driven view of consumer credit trends across the UK. Drawing on TransUnion's robust national credit database, the report tracks key indicators of consumer behaviour and aggregate market movements across mortgages, credit cards, personal loans, motor finance, retail finance and overdrafts. The report focuses primarily on three dimensions across originations (new credit accounts opened), balances (outstanding total and average lending balances) and delinquencies (accounts in payment arrears).

It delivers account level and consumer level insights spanning the most recent nine quarters, enabling the identification of emerging consumer credit trends and tracking of shifts in demand and supply throughout the economic cycle.

YoY Growth in New Product Openings[1]

Credit cards	Unsecured loans	Overdrafts (planned)[2]	Retail finance (Type C)[3]	Motor finance	Mortgages
+18.1%	+19.8%	-15.1%	+14.7%	+4.1%	-10.6%

YoY % Change in Total Outstanding Balances

Credit cards	Unsecured loans	Overdrafts (planned)[2]	Retail finance (Type C)[3]	Motor finance	Mortgages
+9.1%	+7.9%	+2.3%	+0.8%	+3.0%	+3.4%

YoY % Change in Average Balance per Consumer

Credit cards	Unsecured loans	Overdrafts (planned)[2]
+4.6%	+4.1%	-1.3%

Retail finance (Type C)[3]	Motor finance	Mortgages
-0.4%	+2.6%	+3.2%

Product Delinquency Rates[4]

Credit cards	Unsecured loans	Overdrafts (planned)[2]
1.67%	4.39%	0.30%

Retail finance (Type C)[3]	Motor finance	Mortgages
1.23%	1.71%	0.75%

YoY Change in Product Delinquency Rates

Credit cards	+15 bps	↑
Unsecured loans	+69 bps	↑
Overdrafts (planned)[2]	+10 bps	↑
Retail finance (Type C)[3]	0 bps	-
Motor finance	-8 bps	↓
Mortgages	-9 bps	↓

[1] All statistics shown reflect market positions at end-Q2 2026, except for originations (product openings) statistics which are derived from data covering Q1 2026.
[2] Planned overdraft: Current accounts with a pre-arranged overdraft facility and set credit limit.
[3] Retail Finance (Type C): Traditional point-of-sale finance used for a single purchase and repaid in instalments over time, usually for medium to higher value purchases, excluding BNPL (Type A).
[4] Account-level serious delinquency rate, measured as a percentage of accounts three or more months in arrears.

Source: TransUnion UK Consumer Credit Database

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Click here for more information on the TransUnion Credit Industry Insights Report.