



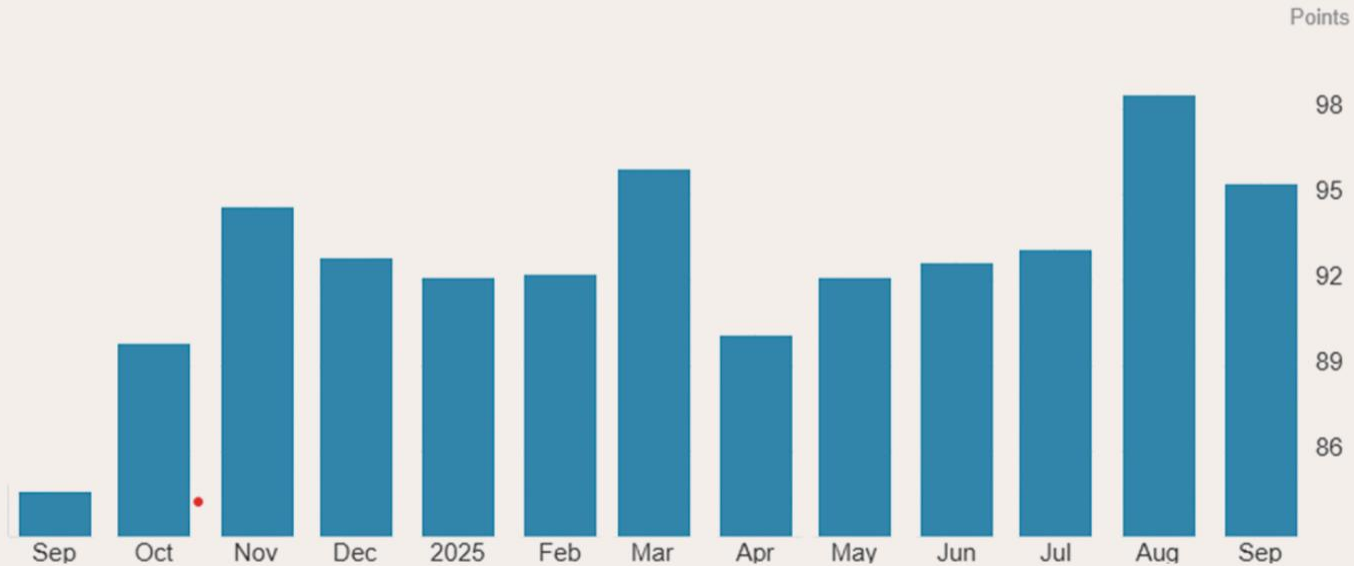
Australian
Finance
Industry
Association

Consumer Credit – State of Play and Outlook

Diane Tate, AFIA CEO
9 October 2025



Australian Consumer Confidence



Source: Westpac-Melbourne Institute Consumer Sentiment Index <https://tradingeconomics.com/australia/consumer-confidence>



Australian Business Conditions

Table 1: Key Quarterly Business Survey Statistics

	2024q4	2025q1	2025q2
	Net balance		
Business confidence	-5	-3	-1
Business conditions	3	2	0
Next 3 months	11	8	9
Next 12 months	17	17	18
Trading	6	5	3
Profitability	-1	-4	-4
Employment	3	3	1
Forward orders	-4	-3	-2
Stocks	5	5	3
Exports	0	0	1
Capex plans (next 12m)	22	17	21
	% Change, quarterly		
Labour costs	1.0	0.9	1.0
Purchase costs	0.8	0.9	0.8
Final products prices	0.4	0.4	0.4
Retail prices	0.7	0.8	0.6
	Percent		
Capacity utilisation rate	82.4	82.5	82.3

Source: <https://business.nab.com.au/nab-quarterly-business-survey-june-2025>

Issues affecting business confidence

Chart 3: Issues Affecting Confidence (Share of Firms)



Chart 4: Evolution of Top Issues Affecting Confidence (Share of Firms): Issues #1 and #2

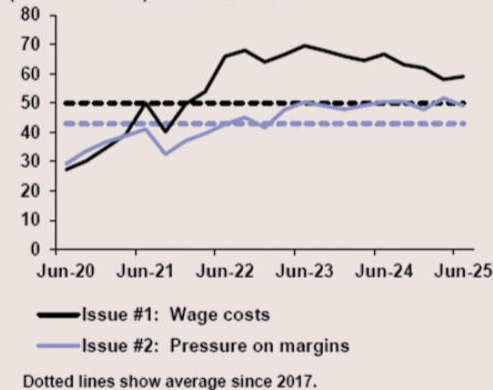
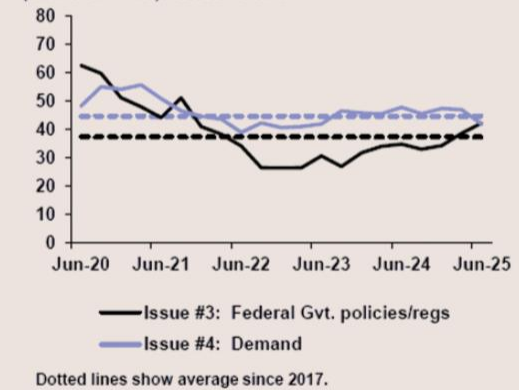
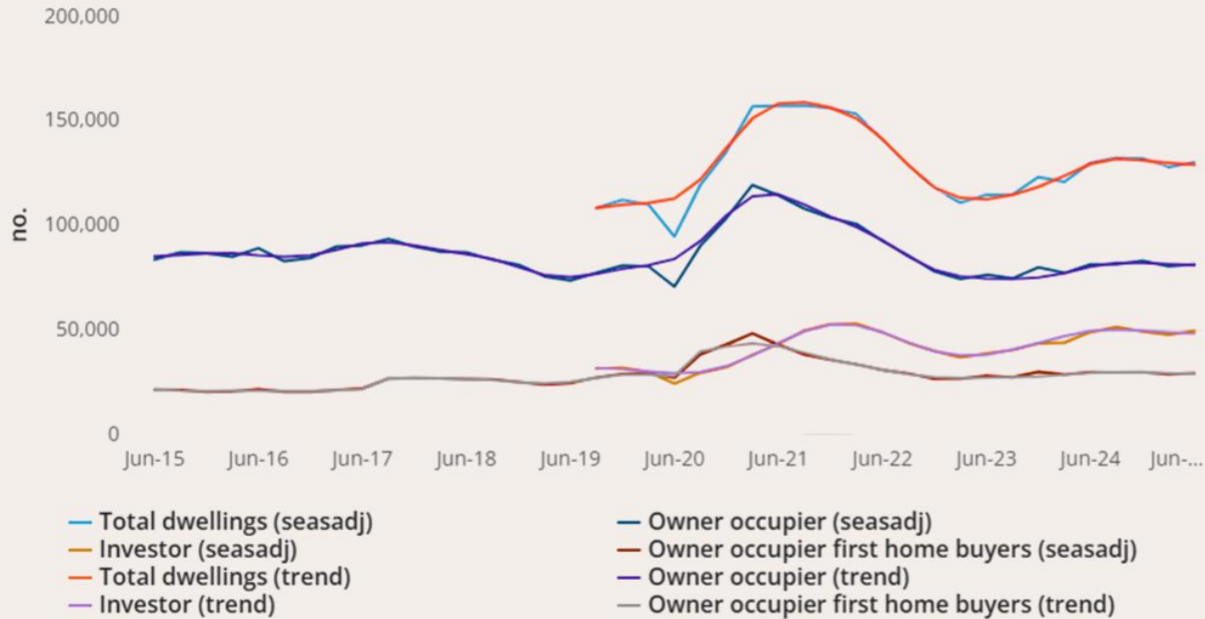


Chart 5: Evolution of Top Issues Affecting Confidence (Share of Firms): Issues #3 and #4



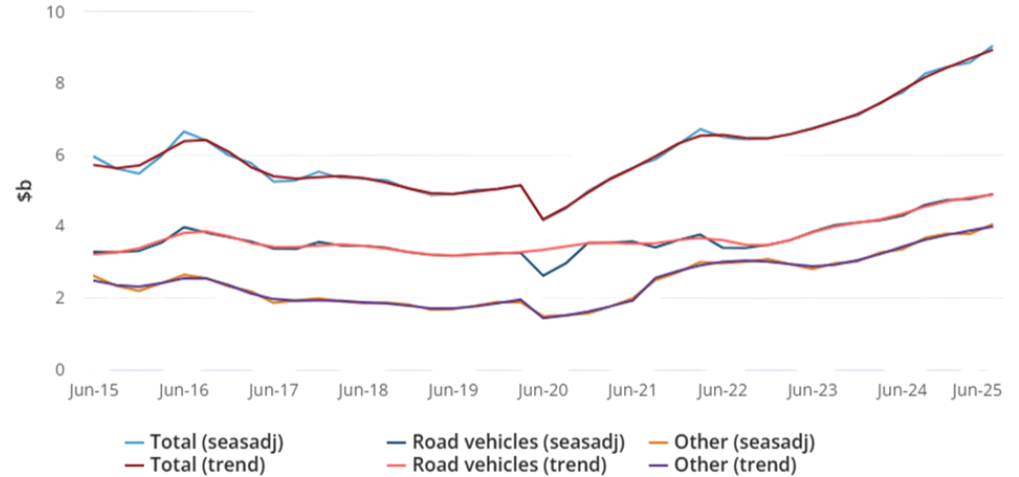
Source: <https://business.nab.com.au/nab-quarterly-business-survey-june-2025>

New housing loan commitments



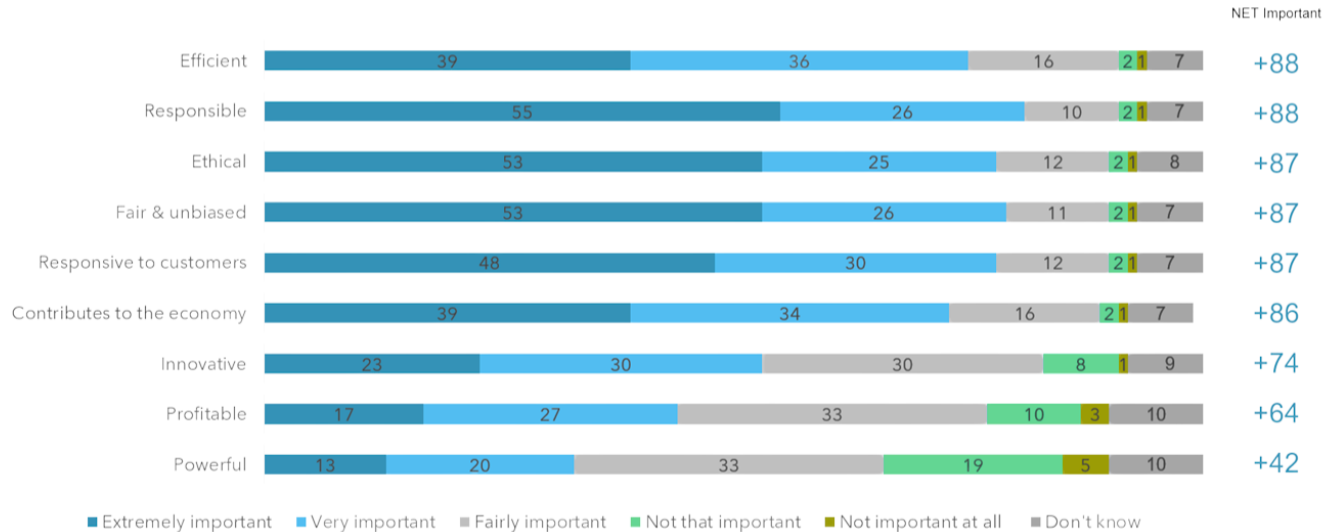
Source:
<https://www.abs.gov.au/statistics/economy/finance/ending-indicators/jun-quarter-2025>

New loan personal loan commitments (fixed term loans)





#1 thing Australians want from Finance





Motor Finance

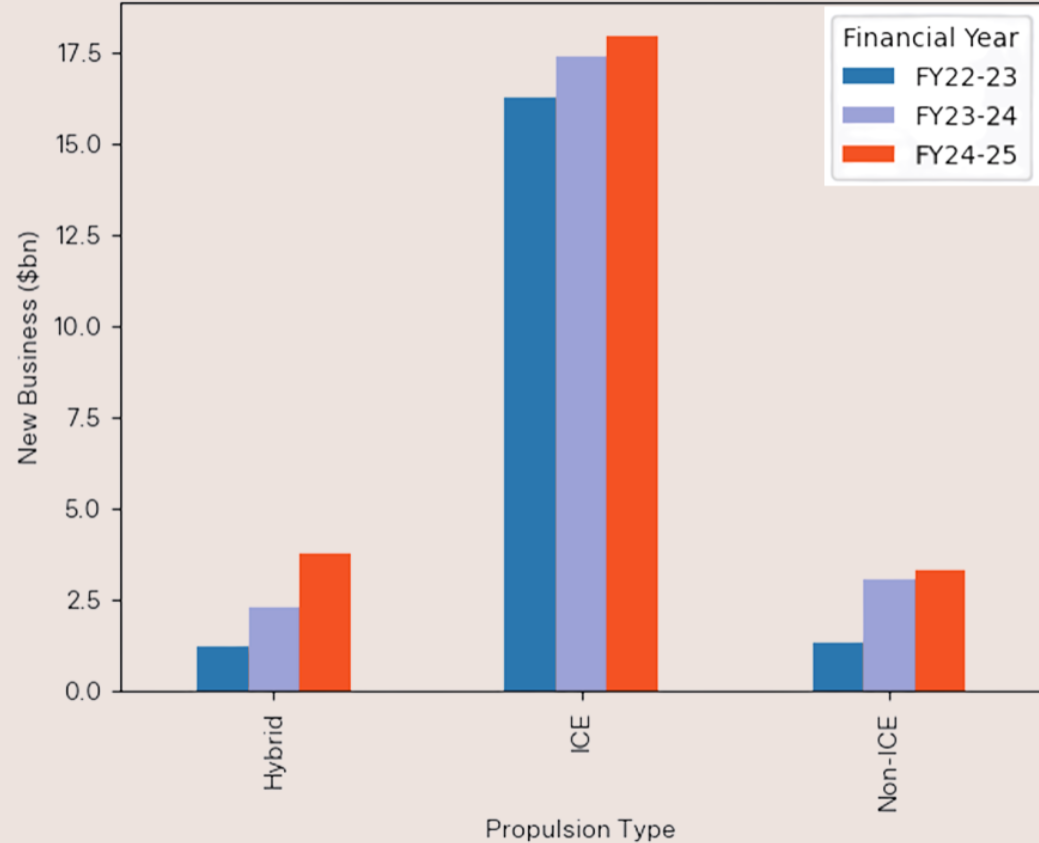


Source: AFIA



EV & Hybrid Vehicle uptake

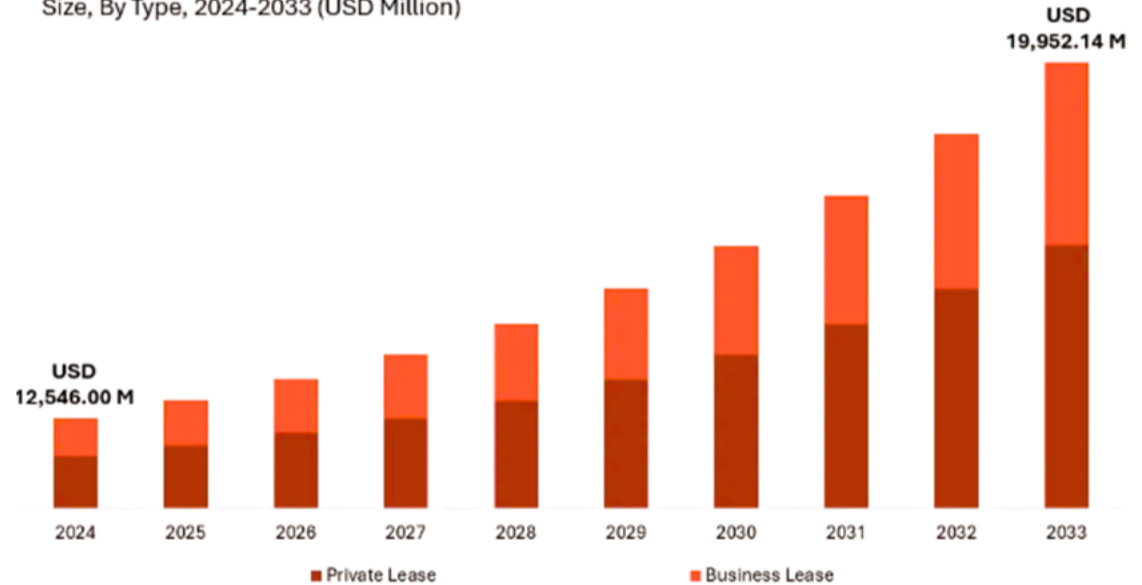
New Business (\$bn) by Propulsion Type





Australian car leasing market forecast

Size, By Type, 2024-2033 (USD Million)





Buy Now Pay Later

MERCHANTS



OVER
182,000

UP 20%

ACTIVE
ACCOUNTS



OVER
5,4 MILLION

UP 4%

TRANSACTIONS



177
MILLION

UP 26%

TRANSACTION
VALUE



\$21,1B
BILLION

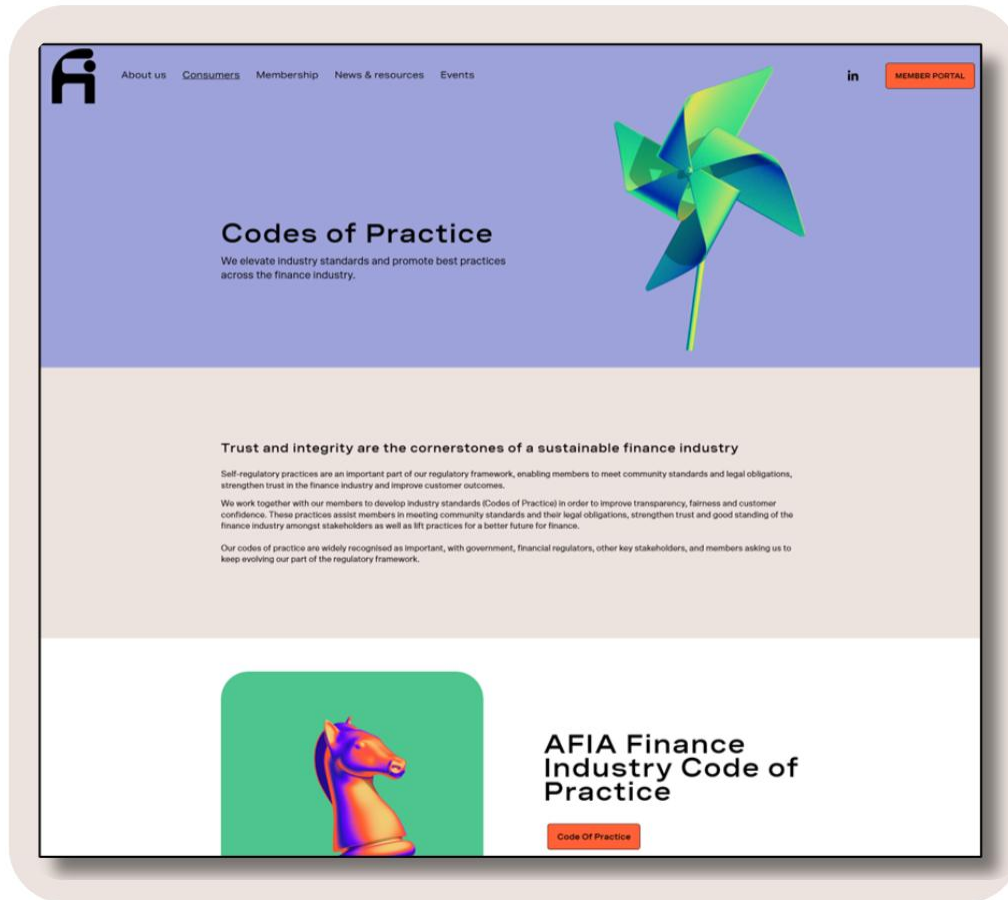
UP 16%

Regulation





Self- Regulation



Green Finance & Sustainability

Deloitte.



The role of the Finance Industry in the transition to Sustainable Transport

Australian Finance Industry Association (AFIA)
2025

Deloitte
Access **Economics**



Where we invest ▾ Case studies ▾ Insights ▾ About us ▾

MEDIA RELEASE

CEFC backs new CommBank service to help customers with home energy upgrades

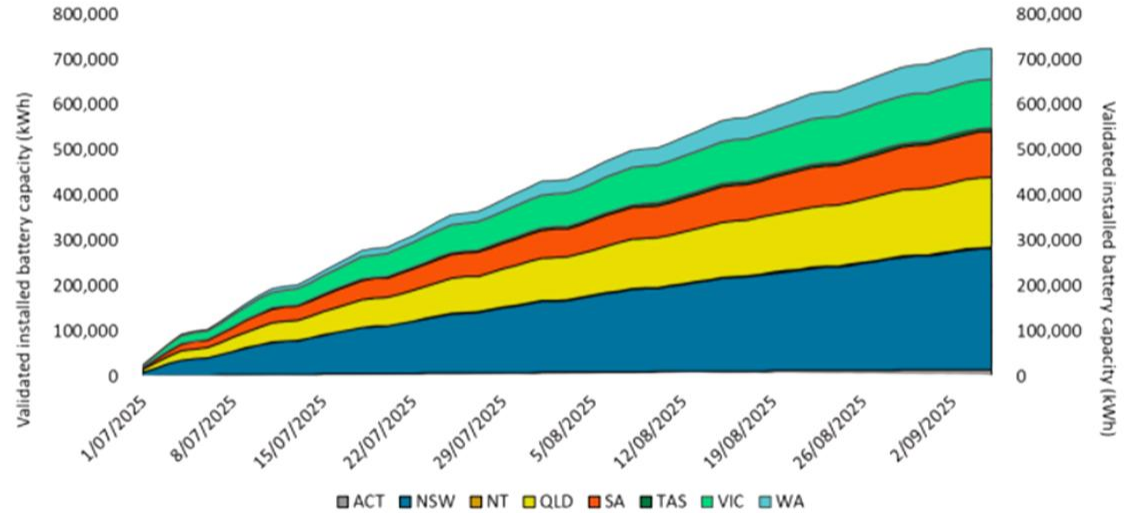


The CEFC has committed \$20 million to the CommBank Home Energy Upgrades service through the Household Energy Upgrade Fund.[™] Our finance will make it easier for more Australians to access low interest loans for solar, battery solutions and electric vehicle charges to reduce household energy bills with CommBank's Home Energy Upgrades service. The Home Energy Upgrades service includes a digital marketplace developed with Brightline, to help households overcome the two biggest barriers to energy upgrades: upfront cost and complexity.

This is an initiative that helps households access low interest loans to complement the Australian Government's Cheaper Home Batteries Program and support further financing needs for their home energy upgrades. We're very pleased to be working with CommBank to help Australians access customised home energy advice, benefit from lower financing costs, and help reduce their energy bills.



55,000 small-scale battery applications since 1 July



Source: <https://www.abs.gov.au/statistics/economy/finance/lending-indicators/jun-quarter-2025>

Digitisation & AI



THE IMPACT OF ARTIFICIAL INTELLIGENCE ON THE AUSTRALIAN FINANCE INDUSTRY

Report for the Australian Finance Industry Association | May 2025



Future of Finance

