



Euromonitor
International

Consumer Credit in Sweden

March 2026

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Consumer Credit in Sweden - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Consumer credit maintains positive growth, albeit at slightly lower rates than seen in the previous year

INDUSTRY PERFORMANCE

Consumer credit mainly used for higher value purchases not affordable without additional financing

Home lending benefits from Swedish consumers' keen interest in updating their homes

BNPL schemes popular in Sweden, albeit there has been some negative press

WHAT'S NEXT?

Ongoing growth expected, with loans expected to be paid back on time, and with home lending popular

A competitive banking market with big and small players offering different products to attract consumers

Further digitisation of banking services will continue over the forecast period

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Consumer Lending in Sweden - Industry Overview

EXECUTIVE SUMMARY

Overall positive growth, supported by housing/mortgages lending

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Mortgages/housing lending benefits from policy rates

Lower policy rates lead to more interest in mortgages

BNPL schemes popular in Sweden, thanks to well-known Klarna being Swedish

WHAT'S NEXT?

Developments in consumer lending remain connected to the policy/interest rates and general economic situation

Mortgages/housing lending differs across urban and rural areas

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