



Consumer Credit in Denmark

February 2026

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Consumer Credit in Denmark - Category analysis

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2025 DEVELOPMENTS

Cautious optimism supports growth in consumer credit in 2025

INDUSTRY PERFORMANCE

Demand for consumer credit picks up as interest rates fall

Education not something Danes are willing to compromise on

BNPL now a key player in the consumer credit landscape

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Improvements seen in mortgages/housing as interest rates fall

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