



# Consumer Lending in Sweden

March 2026

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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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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

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