

# Consumer Credit in Norway

January 2025

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# Consumer Credit in Norway - Category analysis

#### **KEY DATA FINDINGS**

#### 2024 DEVELOPMENTS

Card lending continues to rebound post-pandemic

Norwegians prefer to pay back credit swiftly

Mainstream lenders account for majority of gross lending

#### PROSPECTS AND OPPORTUNITIES

Little change in the competitive landscape

BNPL expected to continue growing

Role of Al is expected to strengthen

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