

Maximum deposit guarantee amount changed to SEK 1,150,000

The Swedish National Debt Office has decided to adjust the maximum compensation amount for the deposit guarantee to SEK 1,150,000. The change will take effect on 1 January 2026.

The deposit insurance scheme is in place so that depositors will feel secure about having their money deposited at a bank or other credit institution. If an institution were to fail, the central government via the Debt Office will provide reimbursement for capital and interest up to a certain maximum amount per person and institution.

The Debt Office has decided to change the maximum compensation amount for the deposit guarantee from SEK 1,050,000 to SEK 1,150,000 per person and institution as of 1 January 2026. In certain cases, such as in connection with the sale of a private residence, compensation can be paid out up to SEK 5 million. That amount remains unchanged.

“Deposit insurance is an important form of consumer protection and simultaneously reduces the risk of bank runs in the event of financial market turbulence. It thereby contributes to maintaining financial stability,” says Fredrik Bystedt, head of the Financial Stability department.

Amount is reviewed every fifth year

Every fifth year, countries in the EU, that use a currency other than the euro are to recalculate the maximum compensation amount for the deposit guarantee in order to adjust the amount in their local currency (the Swedish krona in Sweden). The maximum compensation amount now decided on was adjusted using the exchange rate between the euro and the Swedish krona that applied on 3 July of this year.

The deposit guarantee is funded by fees charged annually to banks and other credit institutions.

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About the Swedish National Debt Office

The Swedish National Debt Office is the central government financial manager. We secure Sweden's economy and ensure that the financial system remains stable.

www.riksgalden.se

Attachments

Maximum deposit guarantee amount changed to SEK 1,150,000

Riksgäldskontorets föreskrifter 2025:2 (in Swedish)

Beslutspromemoria Ändrade föreskrifter om insättningsgaranti (in Swedish)