

Nordic Fintech Surge: AI, ESG, and Crypto's Wild Ride to 2025

Nordic Finance · Answer Key · 10 Questions

1. In 2025, which Nordic country is projected to see the most significant growth in crypto ownership, adding an estimated 225,000 new owners over the past year?

- A) Sweden
- B) Norway
- C) Finland**
- D) Denmark

2. As of early 2024, the Vipps MobilePay platform launched a common service that aggregates users and merchants across the Nordics. Approximately how many users and merchants does this platform now cover?

- A) 5 million users and 100,000 merchants
- B) 11 million users and 400,000 merchants**
- C) 15 million users and 600,000 merchants
- D) 20 million users and 800,000 merchants

3. In 2025, the Nordic IPO market experienced a significant upswing in proceeds, largely driven by a major Swedish listing. Which company was responsible for the largest IPO in EMEA in 2025 based on proceeds?

- A) Northvolt
- B) Klarna
- C) Asker Healthcare
- D) Verisure**

4. According to the Napier AI/AML Index 2024-2025, approximately how much money could the Nordics save annually by implementing AI to detect and prevent money laundering and terrorist financing?

- A) \$500 billion
- B) \$1.5 trillion
- C) \$3.13 trillion**
- D) \$15 billion

5. Which Nordic country is on track to achieve 100% renewable electricity generation by 2026, with renewables accounting for 88.4% of its net electricity generation in 2024?

- A) Sweden
- B) Norway
- C) Finland
- D) Denmark**

6. In Iceland's startup funding landscape as of November 2025, which sector led the charge with the largest deal, amounting to \$227.4 million?

- A) Technology
- B) Travel
- C) Financial Services**
- D) Manufacturing

7. According to a 2025 report, what is the estimated total value of Finland's cryptocurrency wealth?

- A) EUR1.2 billion
- B) EUR2.5 billion
- C) EUR4.1 billion**
- D) EUR6.8 billion

8. Norway's sovereign wealth fund, the Government Pension Fund Global, reported a 2025 return of 15.1%. Which sector performed best within the fund's equity portfolio in 2025?

- A) Technology
- B) Financials
- C) Basic Materials**
- D) Telecommunications

9. In the Nordic region's VC for impact investments in 2023, what percentage of all venture capital went to impact startups, significantly surpassing the European average?

- A) 15%
- B) 22%
- C) 36%**
- D) 48%

10. As of March 2025, which Nordic country has the highest crypto ownership rate in the region at 12.3%?

- A) Finland
- B) Sweden
- C) Denmark
- D) Norway**