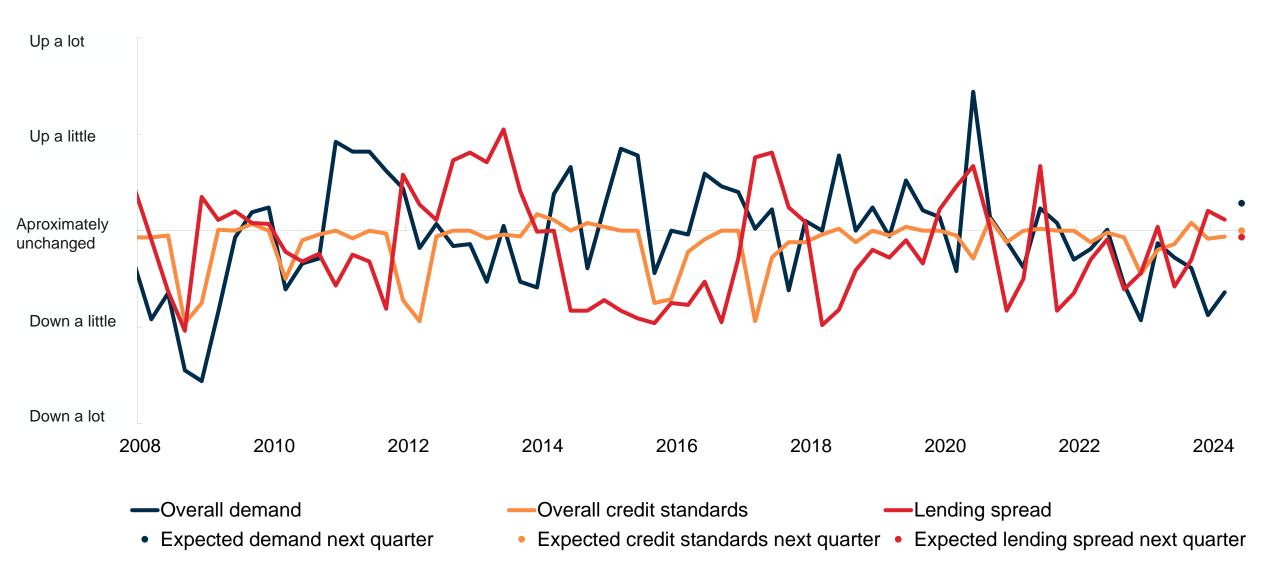


Norges Bank's Survey of Bank Lending 2024 Q1

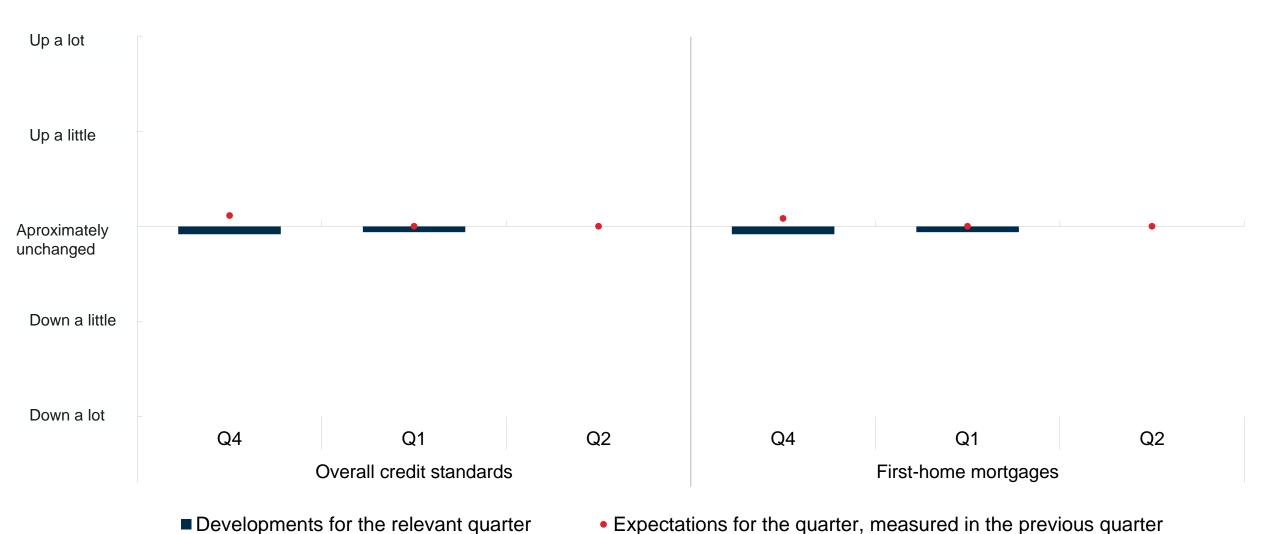
Residential mortgage demand, credit standards and lending spreads Change from previous quarter. 2007 Q4 – 2024 Q2



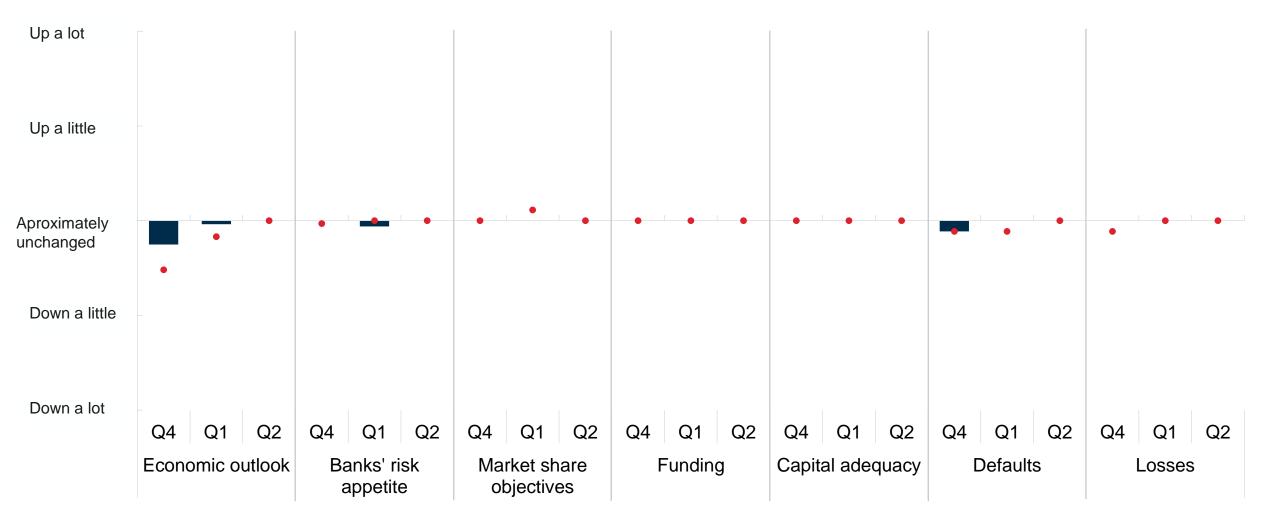
Household residential mortgage demand Change from previous quarter. 2023 Q4 – 2024 Q2



Credit standards for households Change from previous quarter. 2023 Q4 – 2024 Q2

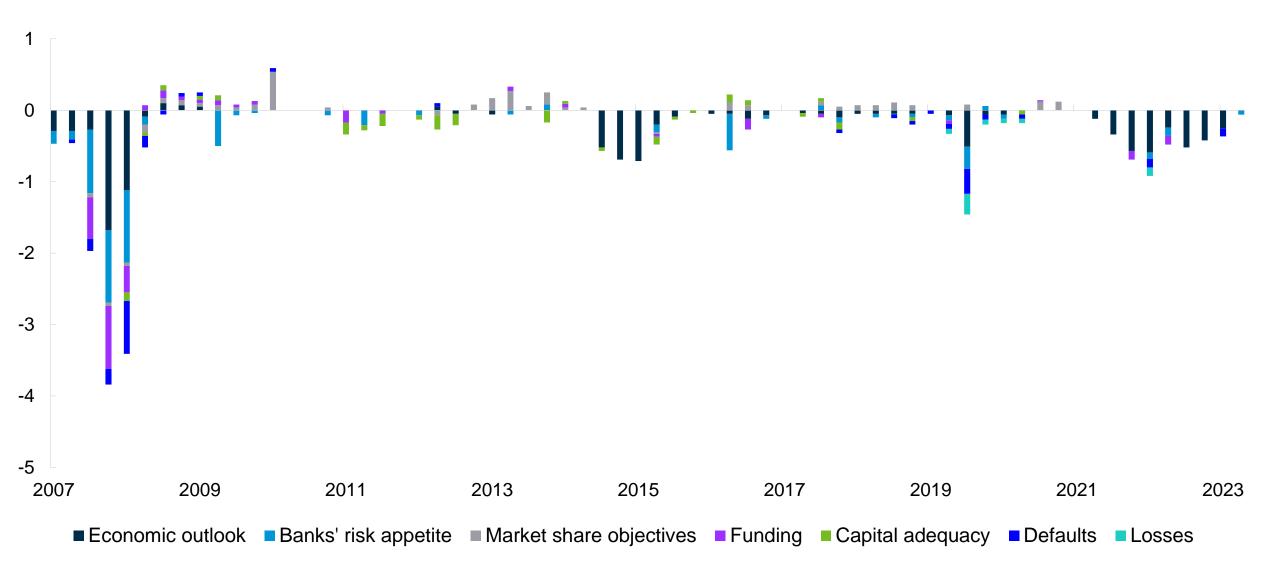


Factors affecting credit standards for households Change from previous quarter. 2023 Q4 – 2024 Q2

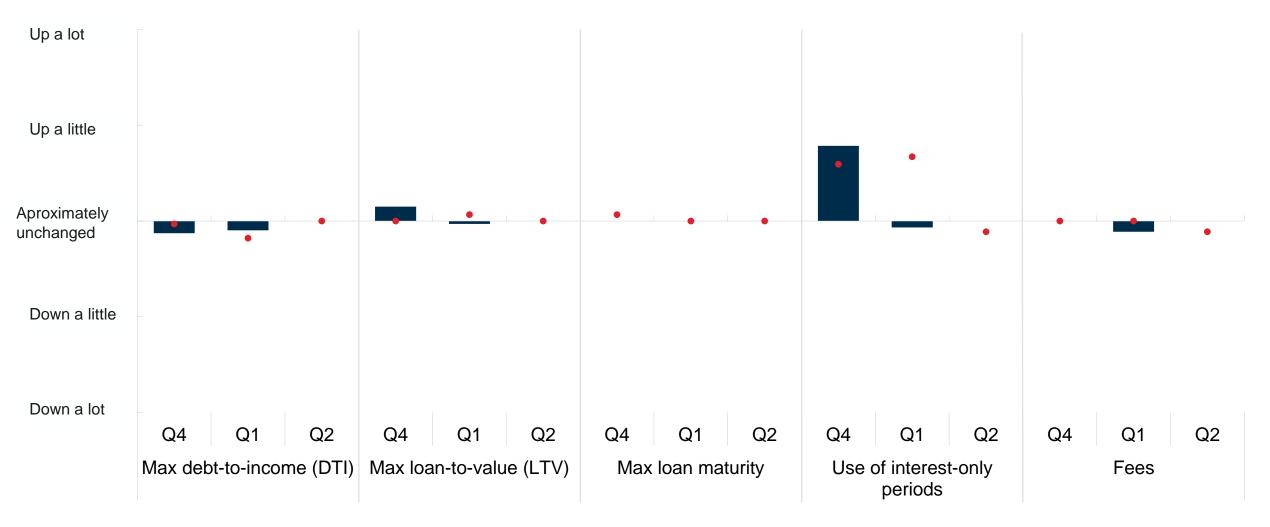


[■] Developments for the relevant quarter

Factors affecting credit standards for households Change from previous quarter. 2007 Q4 – 2024 Q1

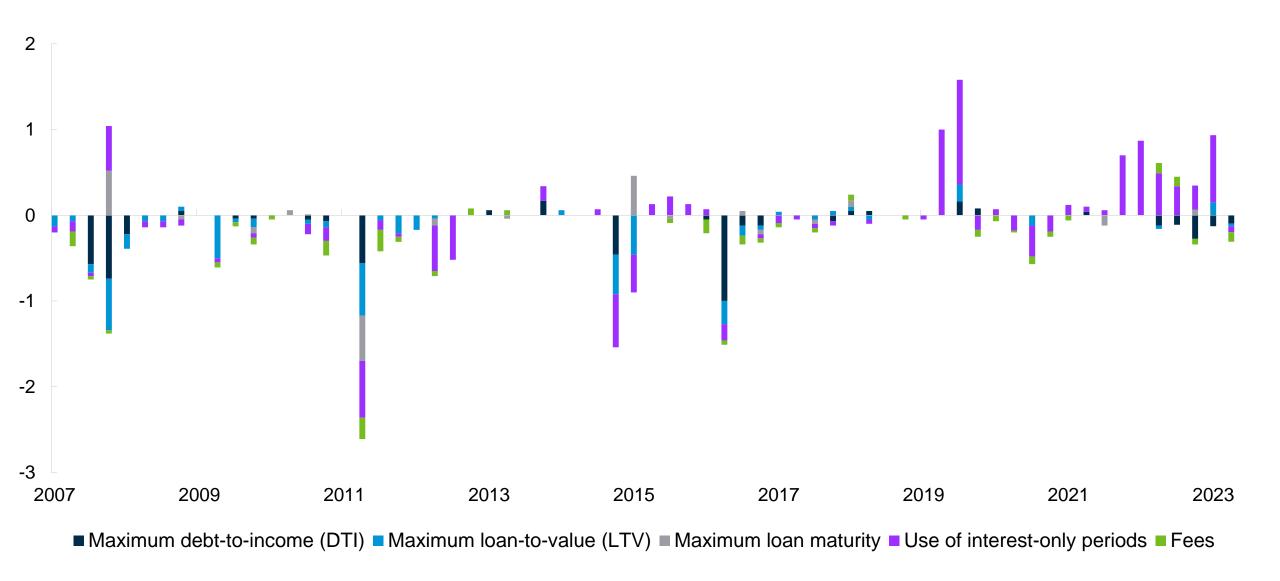


Loan conditions for households Change from previous quarter. 2023 Q4 – 2024 Q2



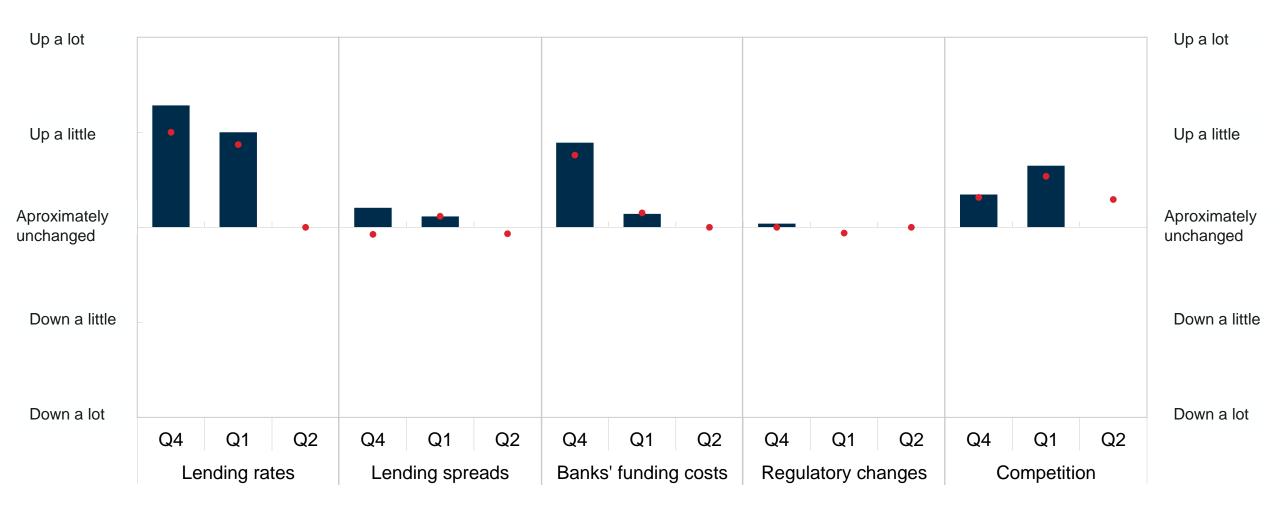
Developments for the relevant quarter

Loan conditions for households Change from previous quarter. 2007 Q4 – 2024 Q1



Banks' operating environment, lending spreads and lending rates. Residential mortgage loans

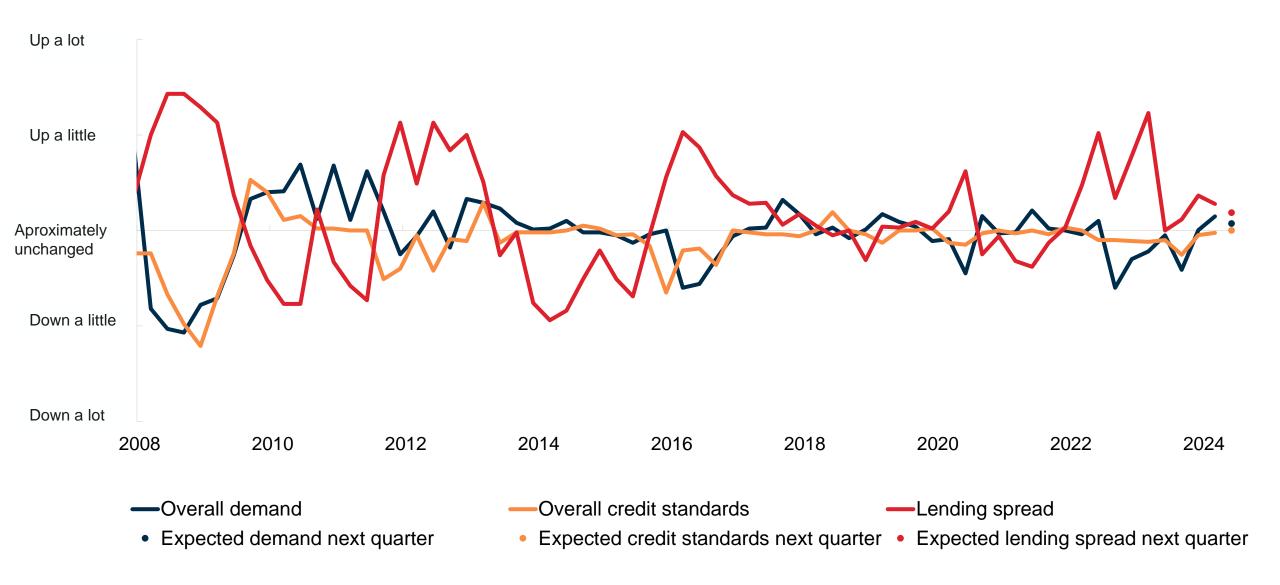
Change from previous quarter. 2023 Q4 – 2024 Q2



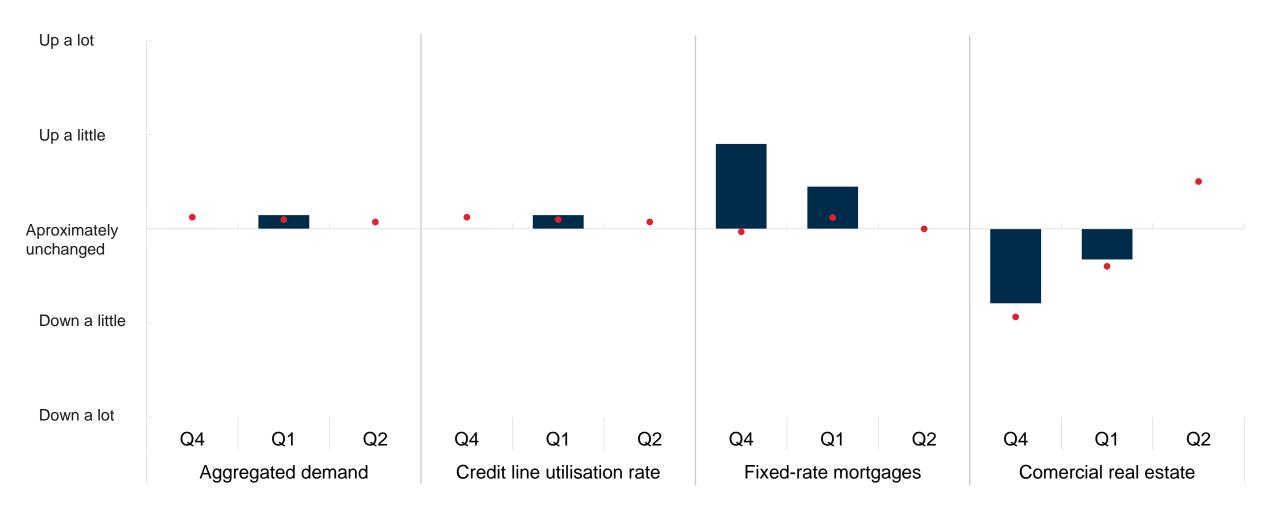
■ Developments for the relevant quarter

Credit demand, credit standards and margin on lending to non-financial enterprises

Change from previous quarter. 2007 Q4 – 2024 Q2

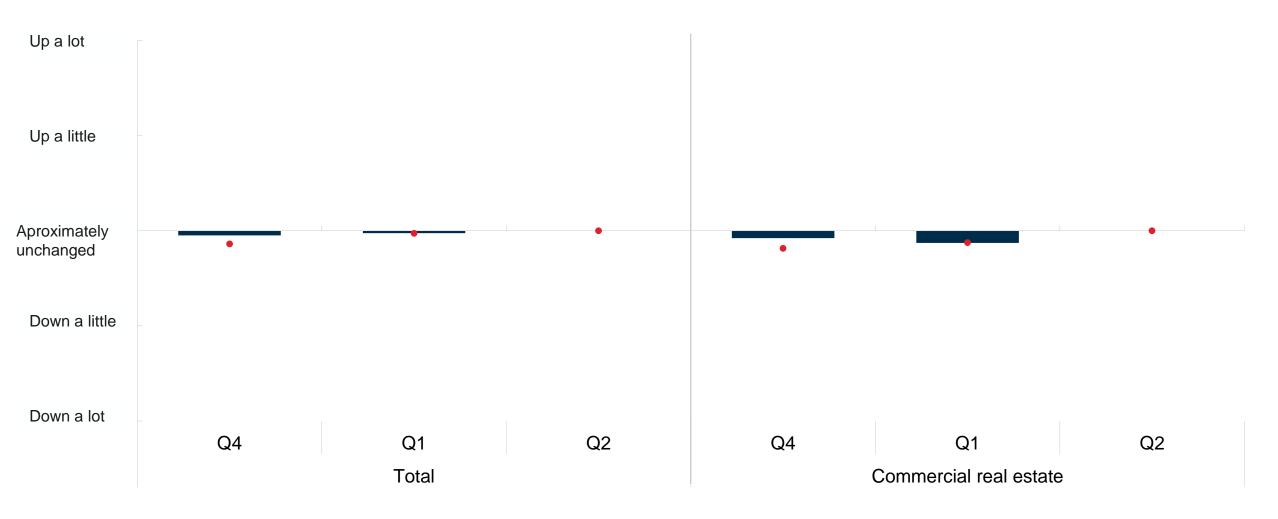


Credit demand from non-financial enterprises Change from previous quarter. 2023 Q4 – 2024 Q2



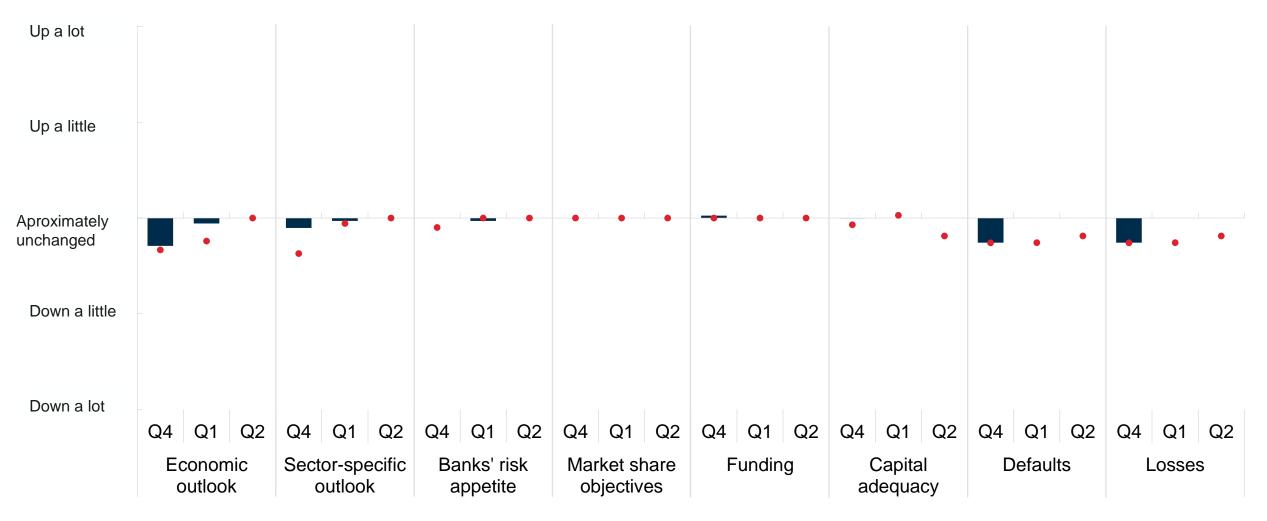
■ Developments for the relevant quarter

Credit standards for non-financial enterprises Change from previous quarter. 2023 Q4 – 2024 Q2



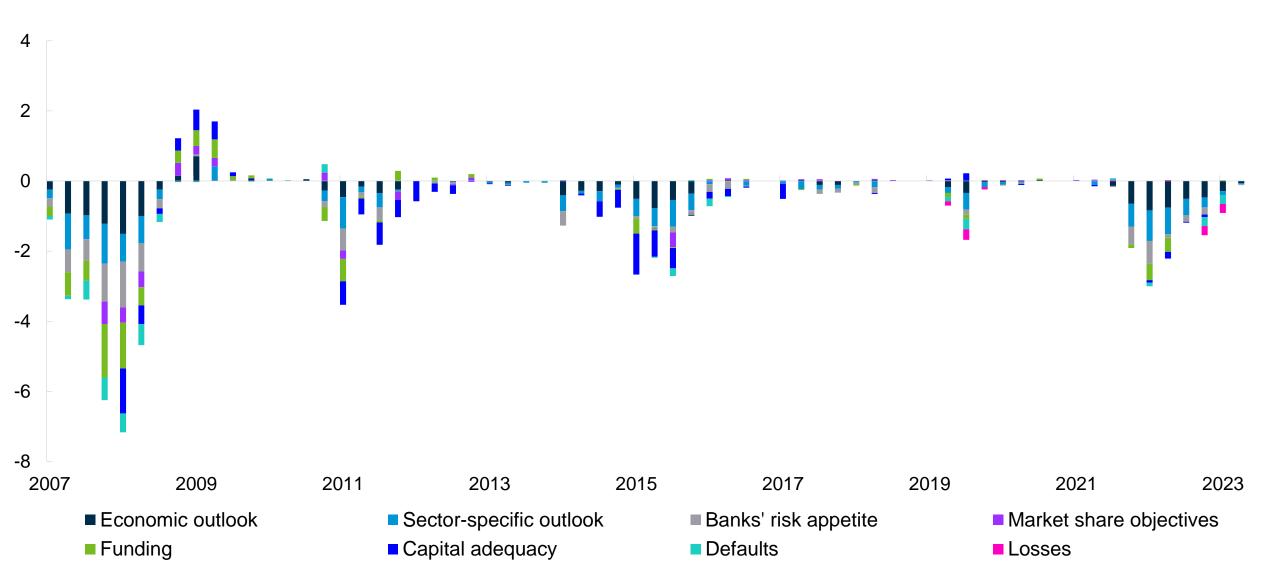
■ Developments for the relevant quarter

Factors affecting credit standards for non-financial enterprises Change from previous quarter. 2023 Q4 – 2024 Q2



■ Developments for the relevant quarter

Factors affecting credit standards for non-financial enterprises Change from previous quarter. 2007 Q4 – 2024 Q1

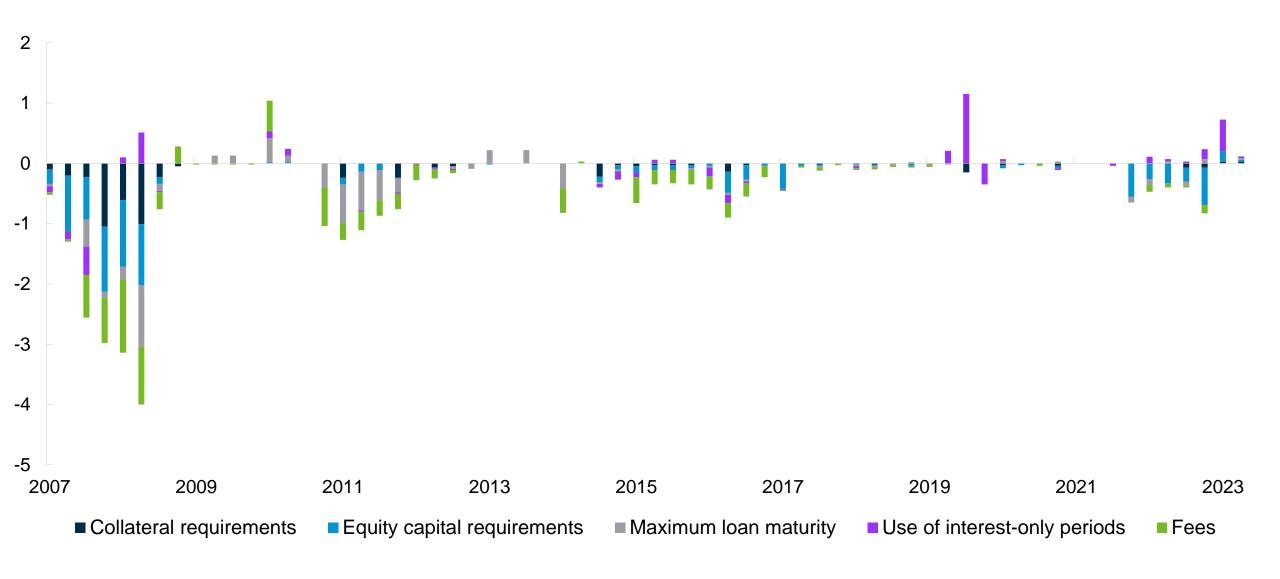


Loan conditions for non-financial enterprises Change from previous quarter. 2023 Q4 – 2024 Q2



■ Developments for the relevant quarter

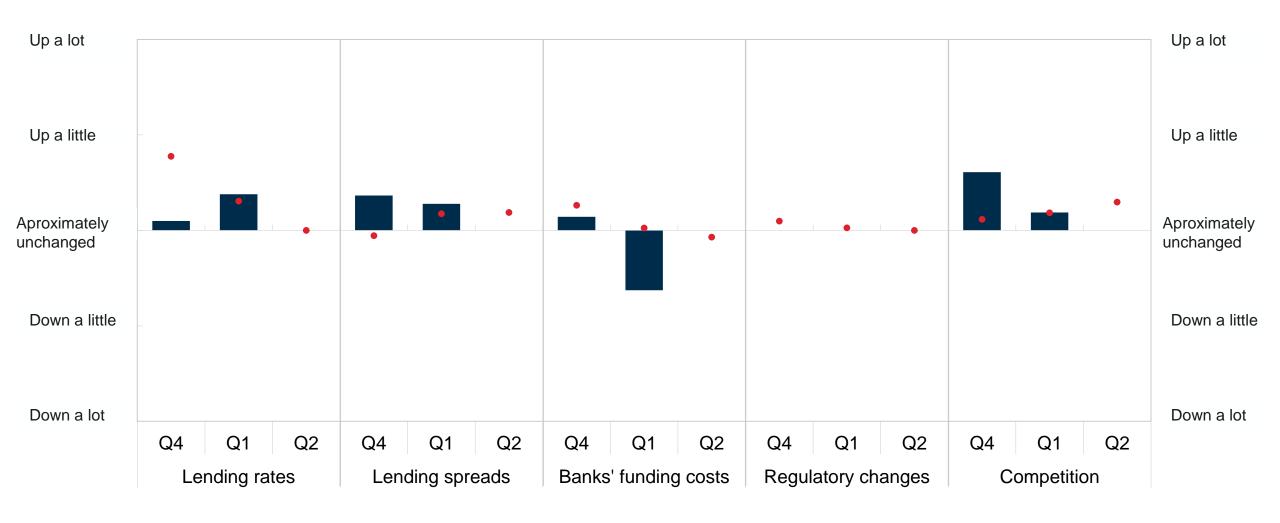
Loan conditions for non-financial enterprises Change from previous quarter. 2007 Q4 – 2024 Q1



Banks' operating environment, lending rates and lending spreads. Lending to non-financial enterprises

Source: Norges Bank

Change from previous quarter. 2023 Q4 – 2024 Q2



■ Developments for the relevant quarter