

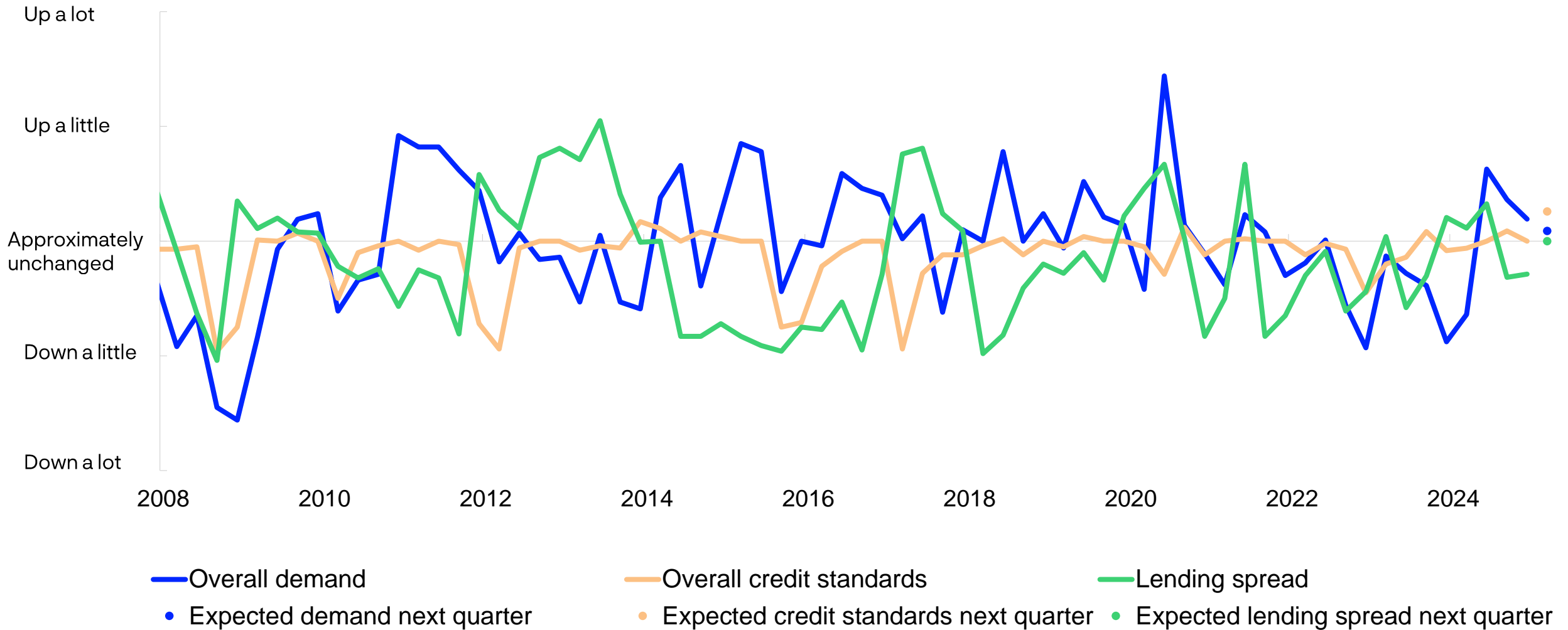
# Norges Bank's Survey of Bank Lending

2024 Q4

# Residential mortgage demand, credit standards and lending spreads

Source: Norges Bank

Change from previous quarter. 2007 Q4 – 2025 Q1

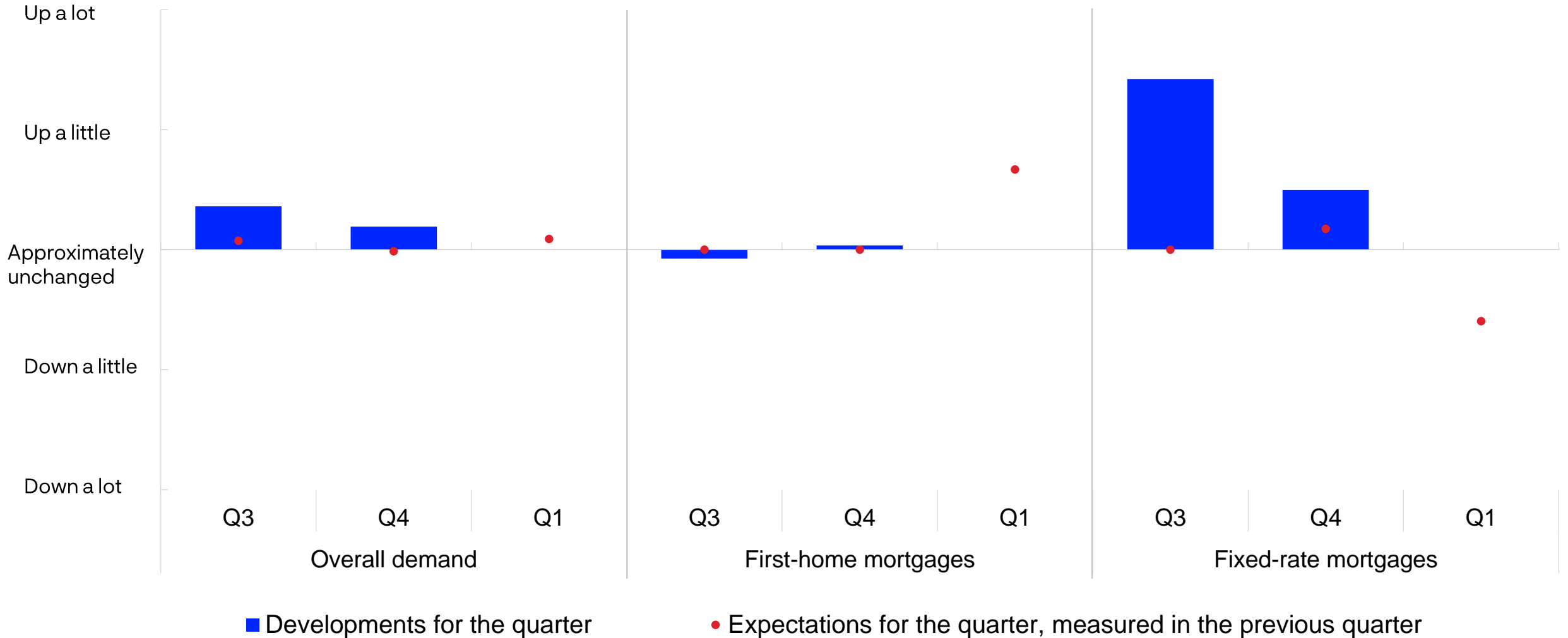


Easing of credit standards is shown as an increase and tightening of credit standards is shown as a decrease. Figures up to 2024 Q4 are based on responses from SpareBank 1 SR-Bank; from 2024 Q4, the figures are based on responses from SpareBank 1 Sør-Norge. From 2024 Q4, Danske Bank is no longer included in the sample of banks reporting for the retail market.

# Household residential mortgage demand

Source: Norges Bank

Change from previous quarter. 2024 Q3 – 2025 Q1

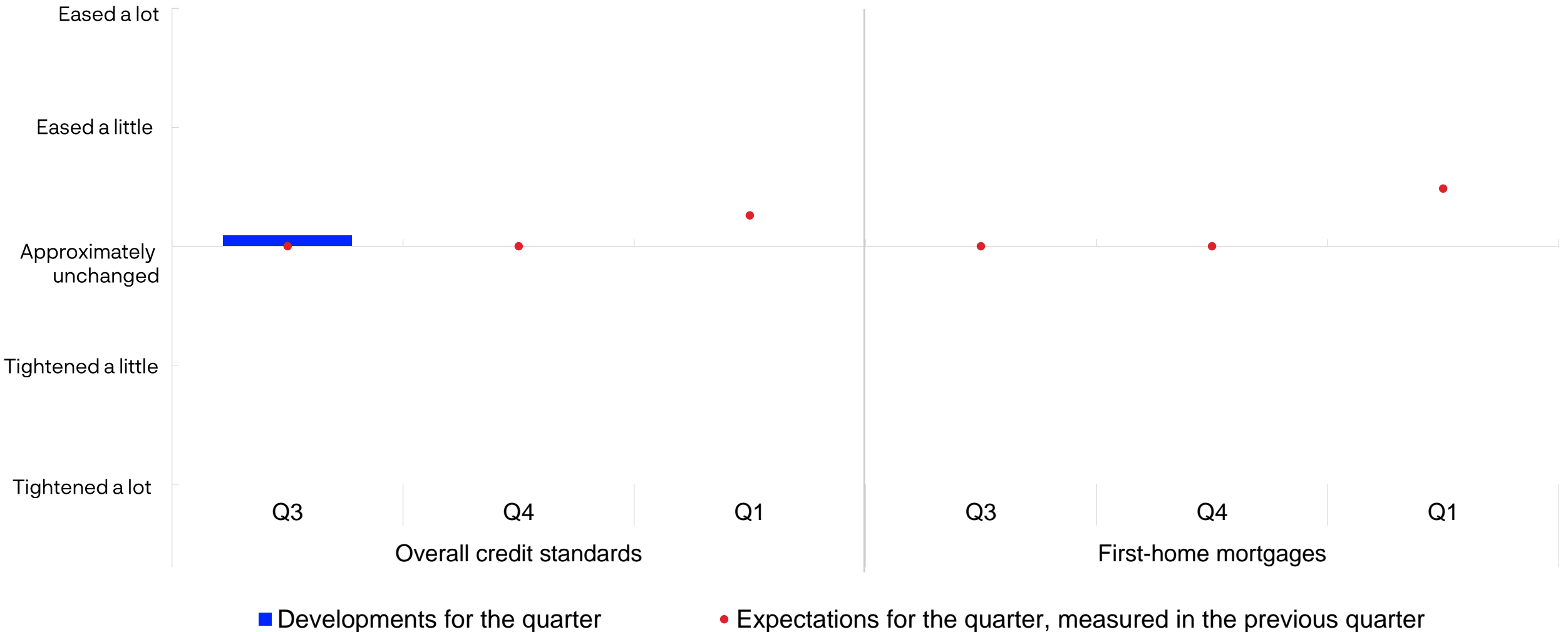


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# Credit standards for households

Source: Norges Bank

Change from previous quarter. 2024 Q3 – 2025 Q1

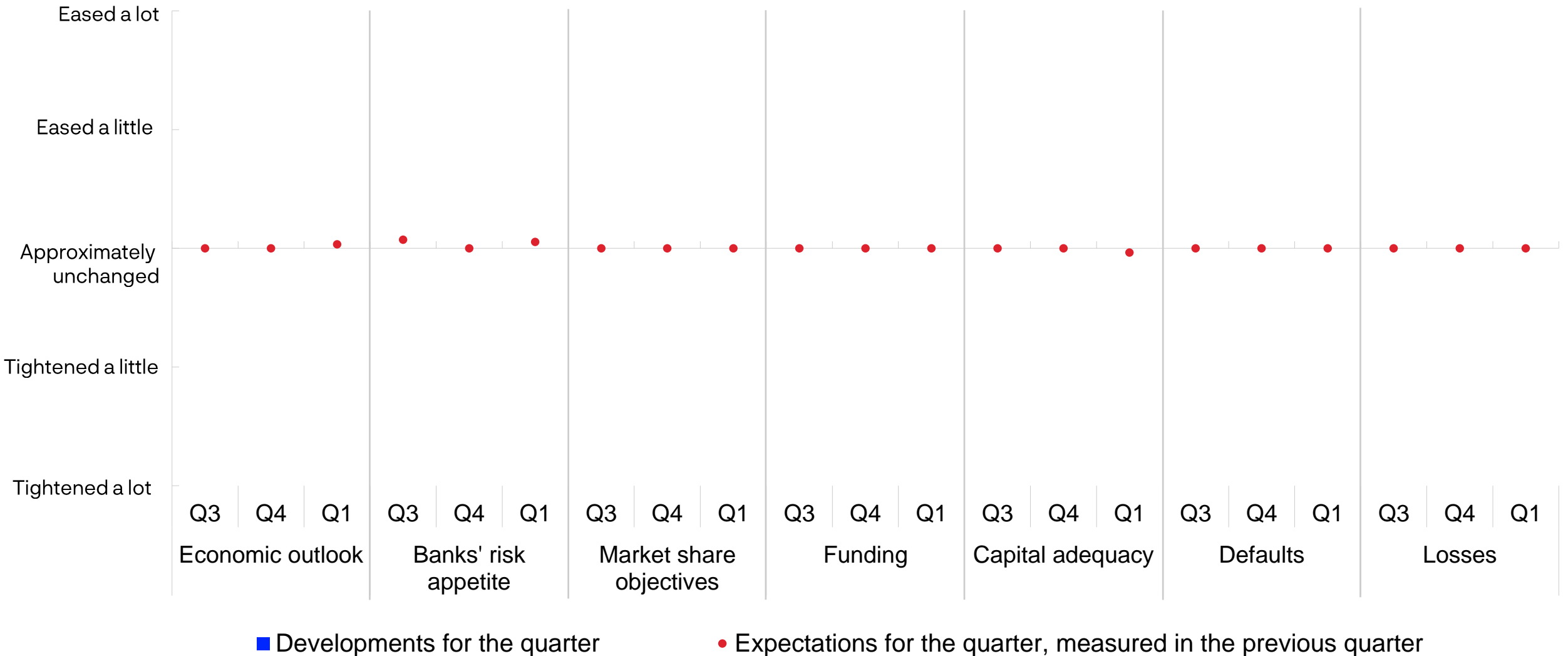


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# Factors affecting credit standards for households

Source: Norges Bank

Change from previous quarter. 2024 Q3 – 2025 Q1

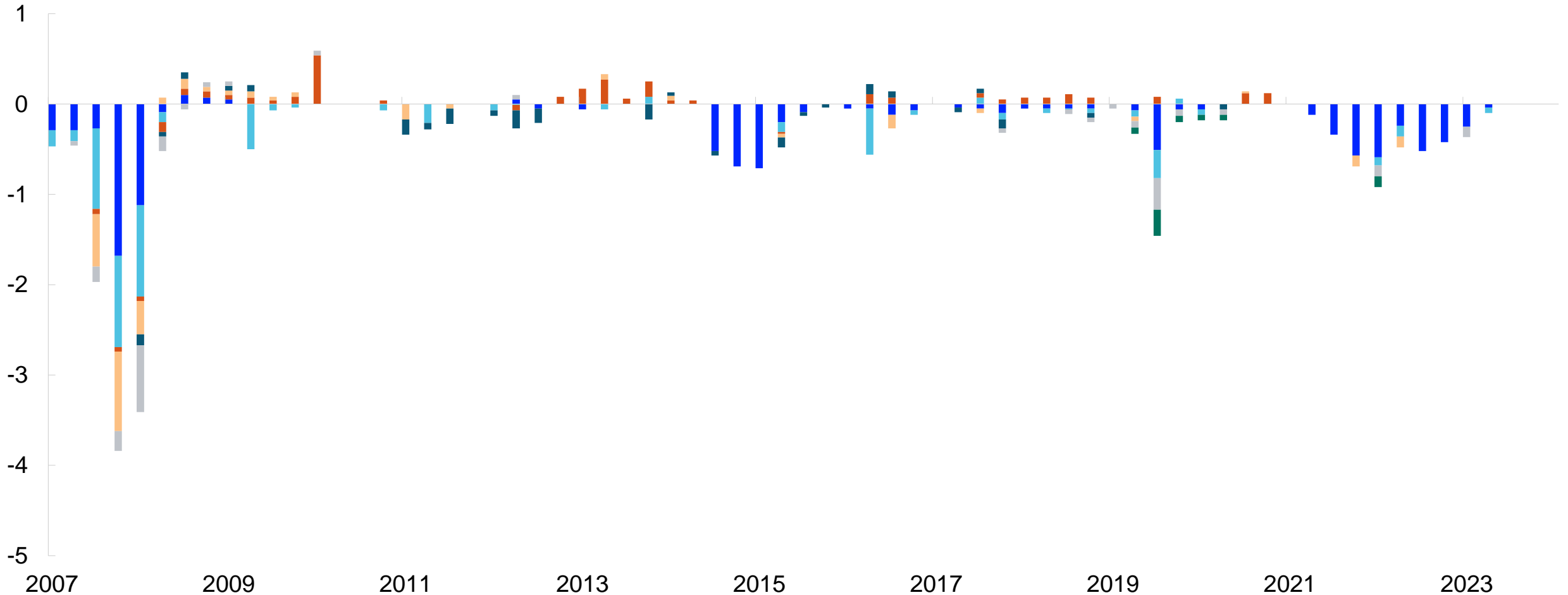


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# Factors affecting credit standards for households

Source: Norges Bank

Change from previous quarter. 2007 Q4 – 2024 Q4



■ Economic outlook ■ Banks' risk appetite ■ Market share objectives ■ Funding ■ Capital adequacy ■ Defaults ■ Losses

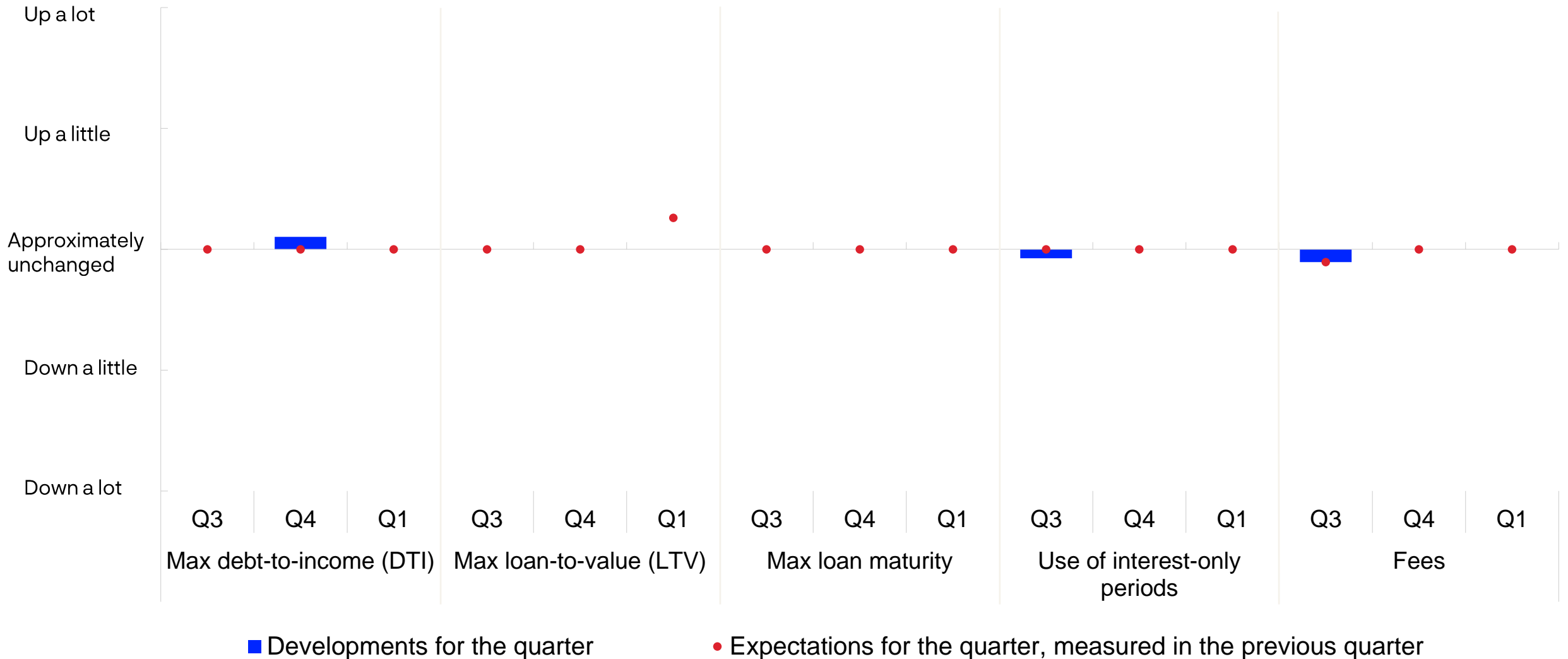
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From 2024 Q4, Danske Bank is no longer included in the sample of banks reporting for the retail market.

# Loan conditions for households

Source: Norges Bank

Change from previous quarter. 2024 Q3 – 2025 Q1

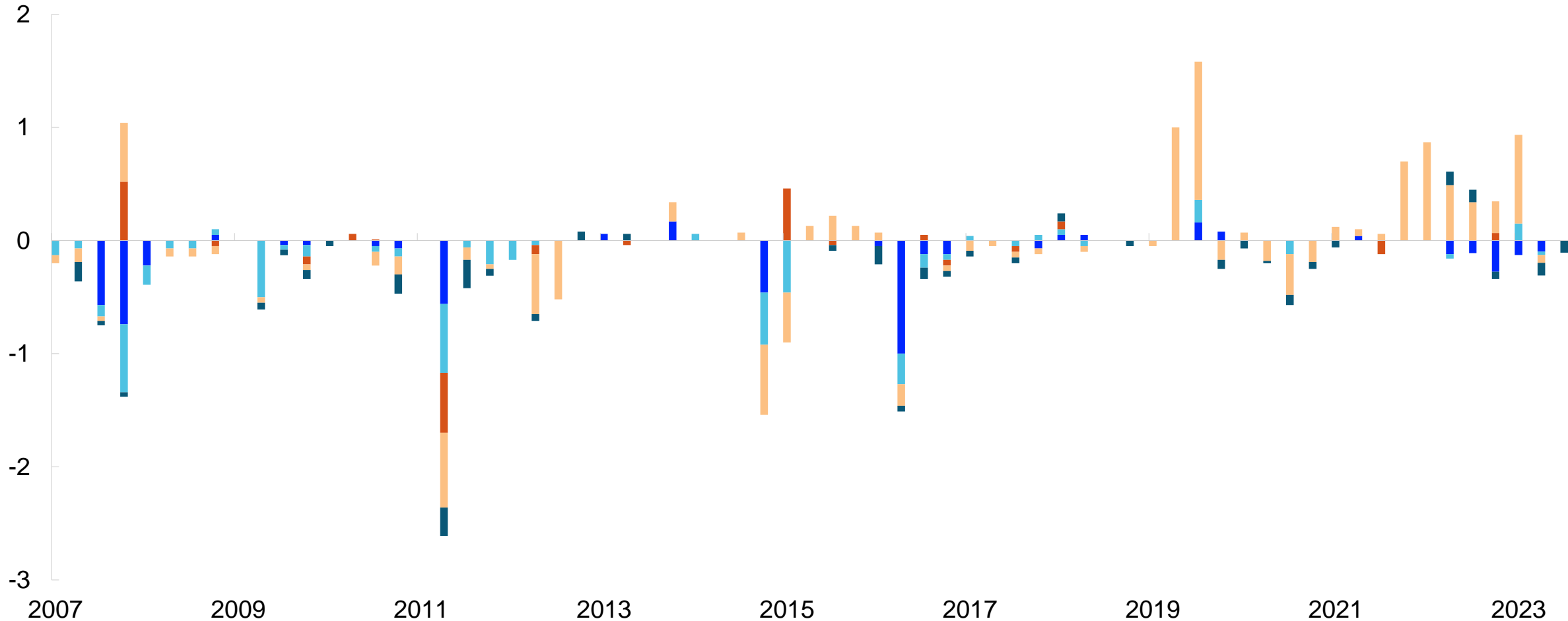


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# Loan conditions for households

Source: Norges Bank

Change from previous quarter. 2007 Q4 – 2024 Q4



■ Maximum debt-to-income (DTI) ■ Maximum loan-to-value (LTV) ■ Maximum loan maturity ■ Use of interest-only periods ■ Fees

Figures up to 2024 Q4 are based on responses from SpareBank 1 SR-Bank; from 2024 Q4, the figures are based on responses from SpareBank 1 Sør-Norge.

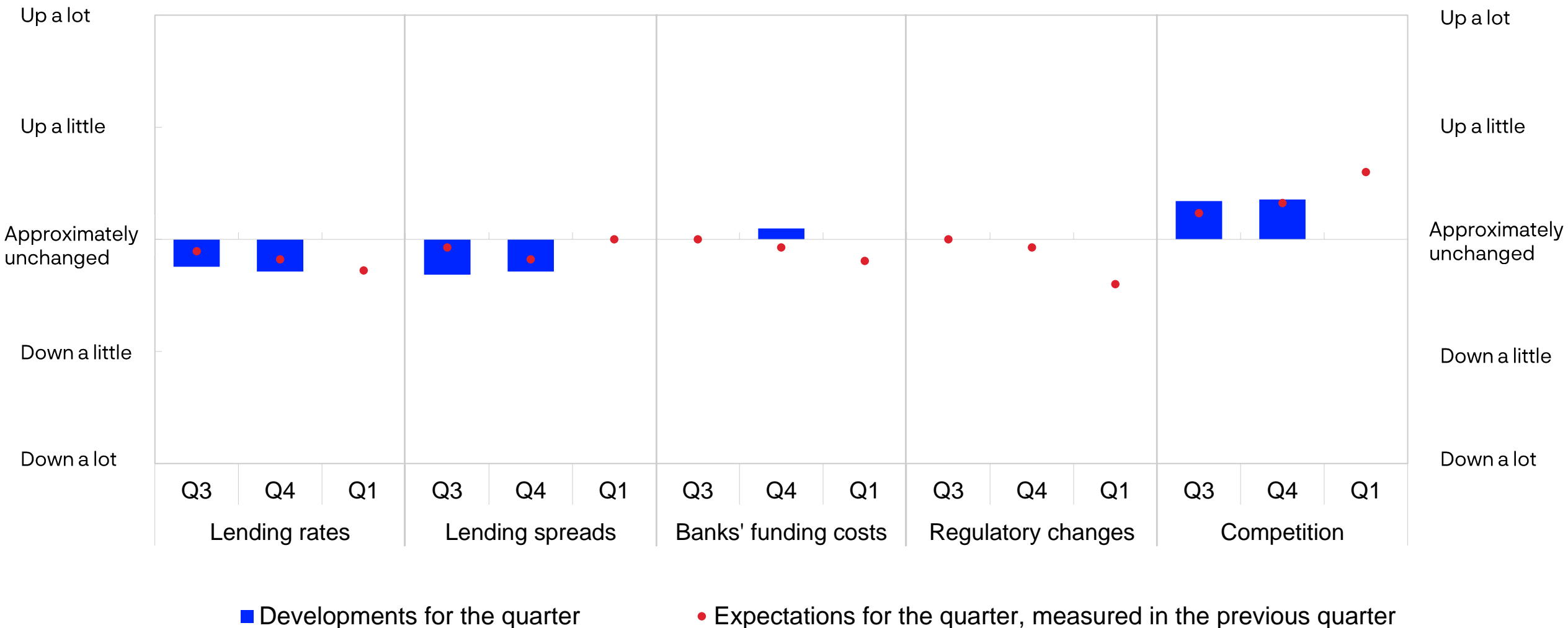
From 2024 Q4, Danske Bank is no longer included in the sample of banks reporting for the retail market.



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

Source: Norges Bank

Change from previous quarter. 2024 Q3 – 2025 Q1

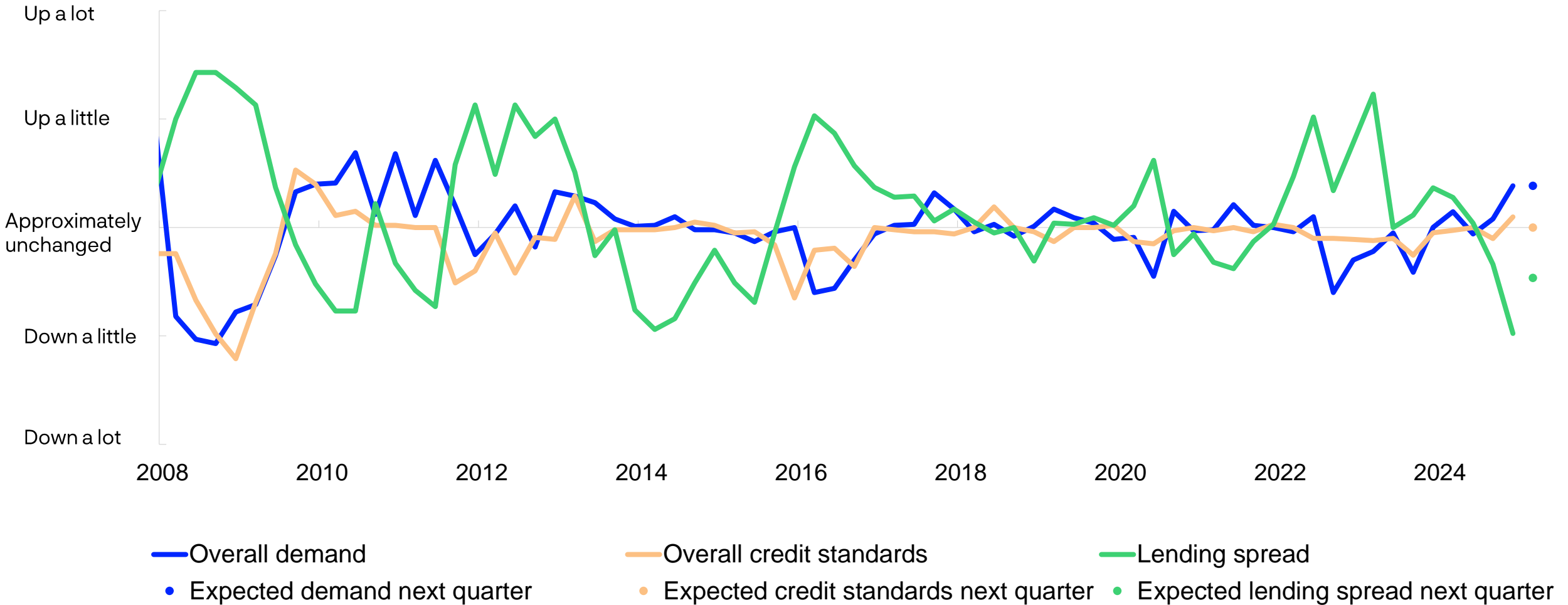


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# Credit demand, credit standards and margin on lending to non-financial enterprises

Source: Norges Bank

Change from previous quarter. 2007 Q4 – 2025 Q1

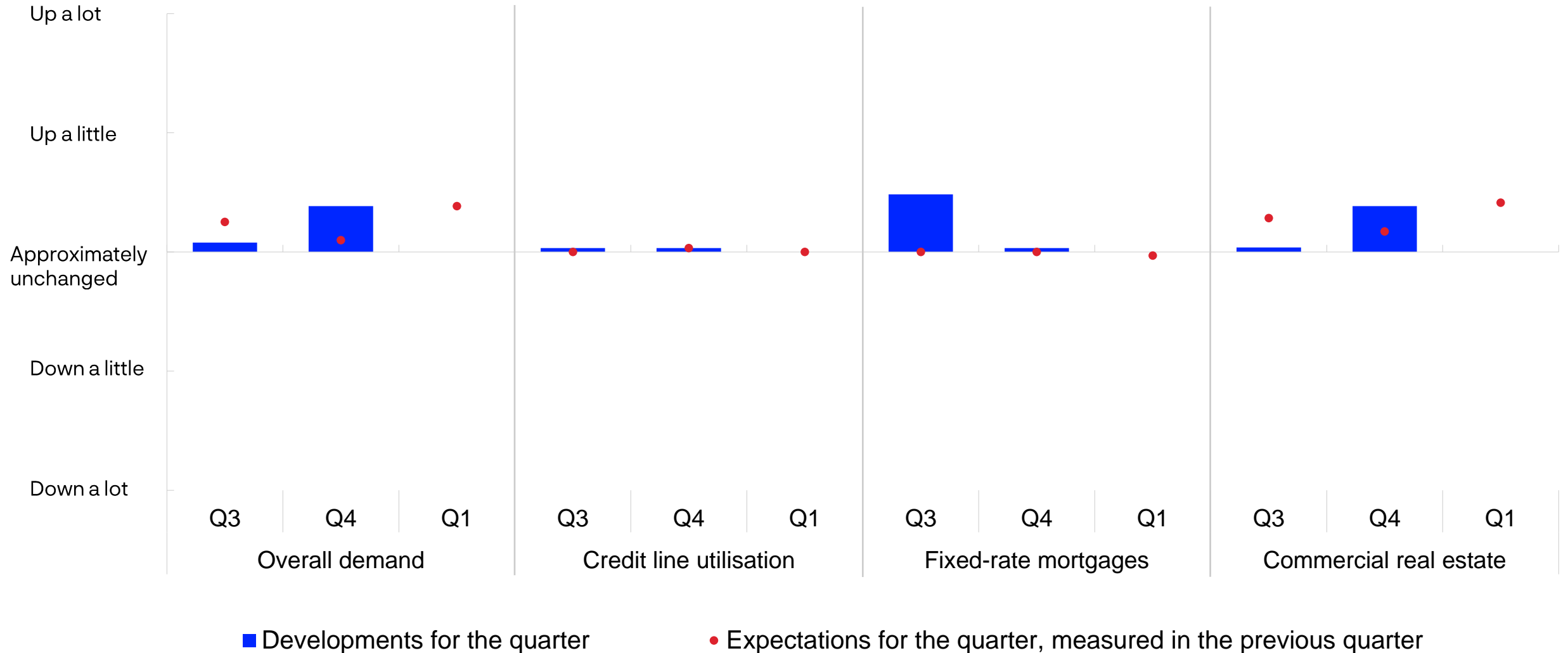


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 Figures up to 2024 Q4 are based on responses from SpareBank 1 SR-Bank; from 2024 Q4, the figures are based on responses from SpareBank 1 Sør-Norge.

# Credit demand from non-financial enterprises

Source: Norges Bank

Change from previous quarter. 2024 Q3 – 2025 Q1

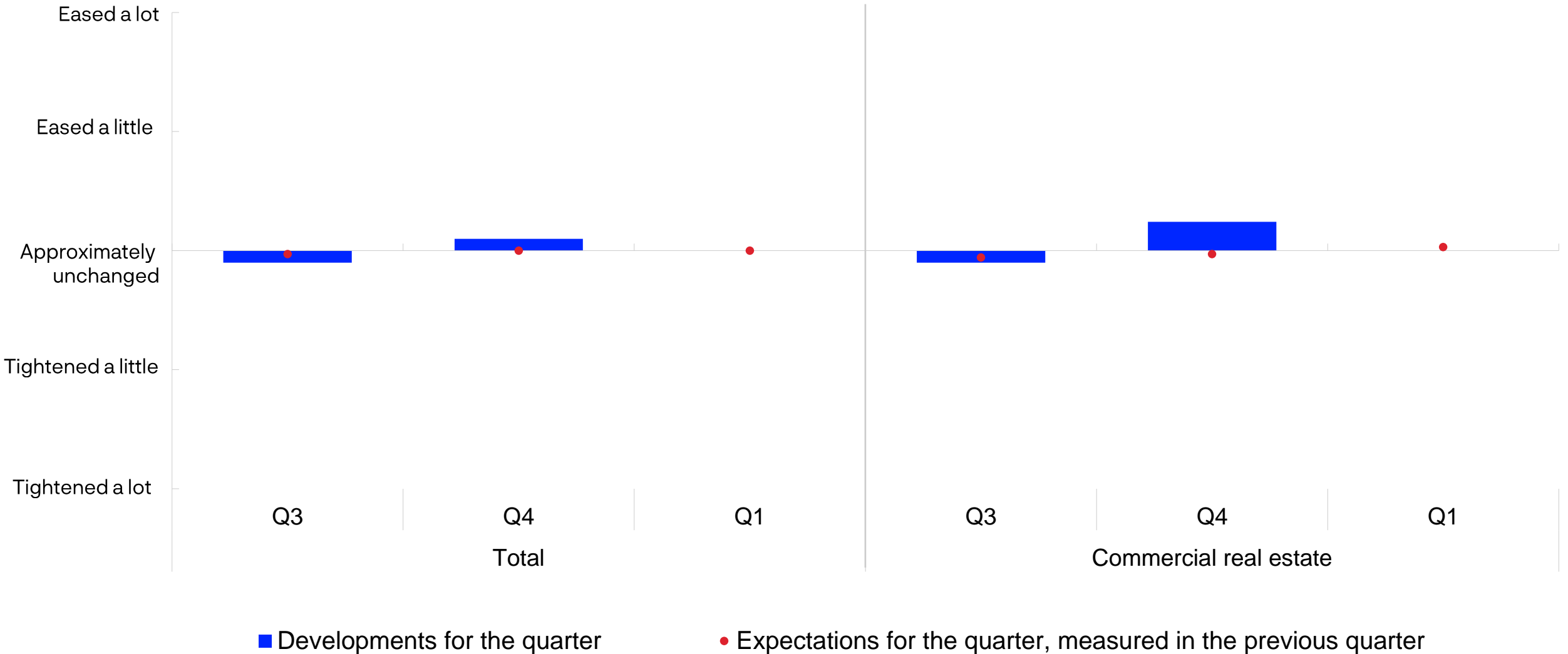


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# Credit standards for non-financial enterprises

Source: Norges Bank

Change from previous quarter. 2024 Q3 – 2025 Q1

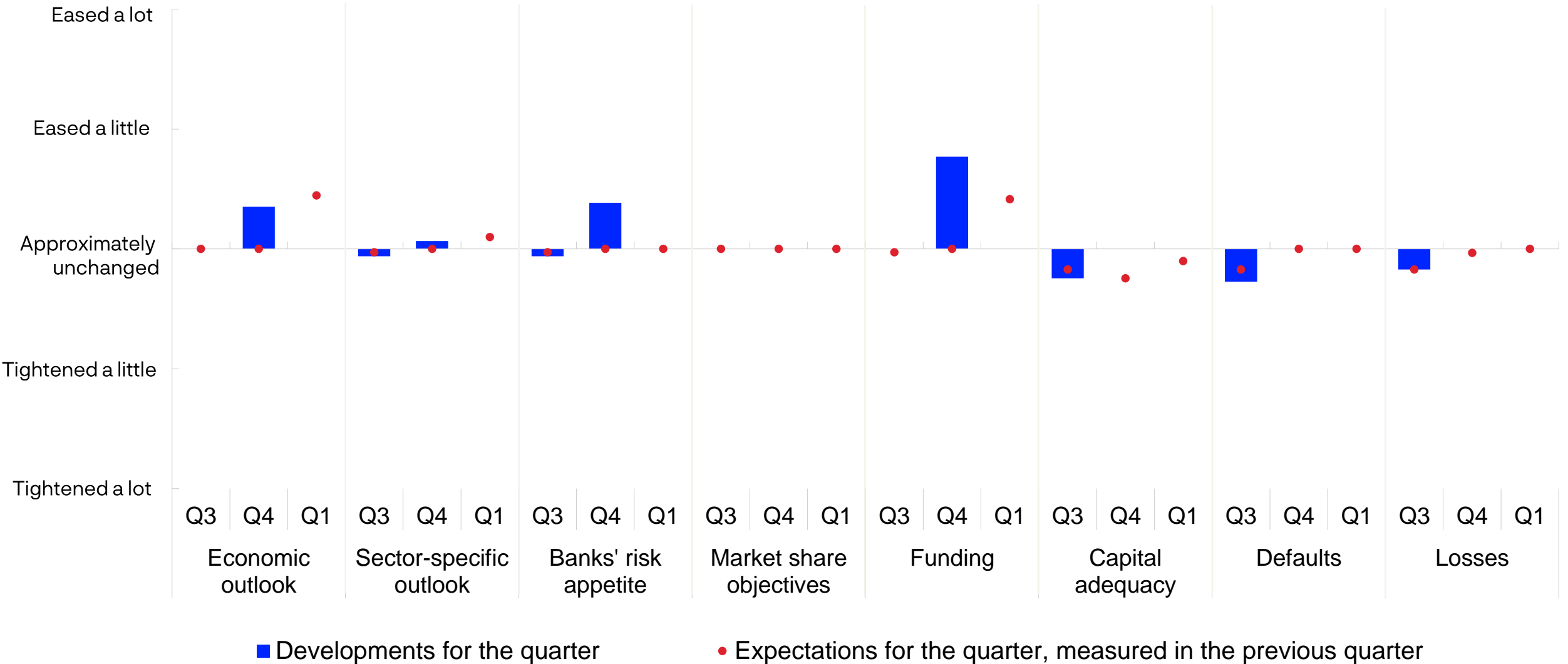


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# Factors affecting credit standards for non-financial enterprises

Source: Norges Bank

Change from previous quarter. 2024 Q3 – 2025 Q1

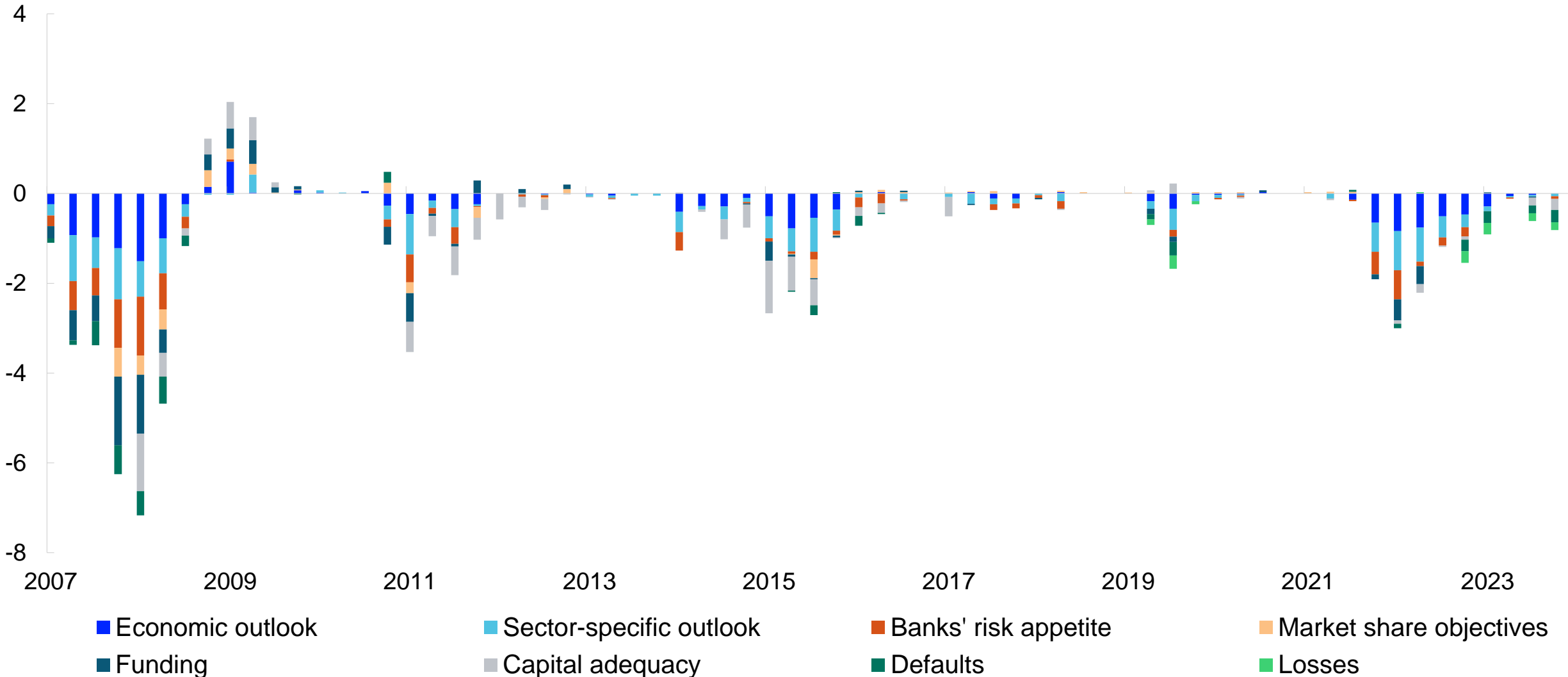


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# Factors affecting credit standards for non-financial enterprises

Source: Norges Bank

Change from previous quarter. 2007 Q4 – 2024 Q4

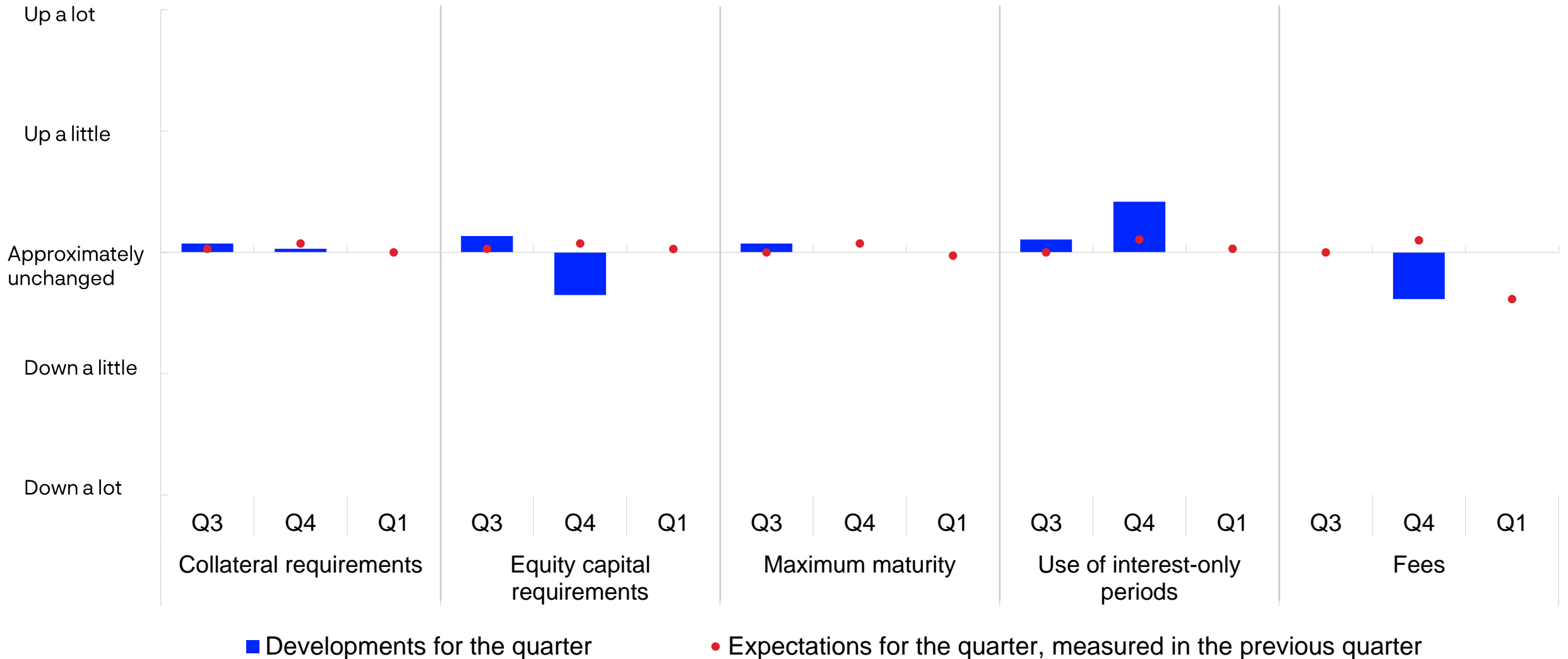


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# Loan conditions for non-financial enterprises

Source: Norges Bank

Change from previous quarter. 2024 Q3 – 2025 Q1

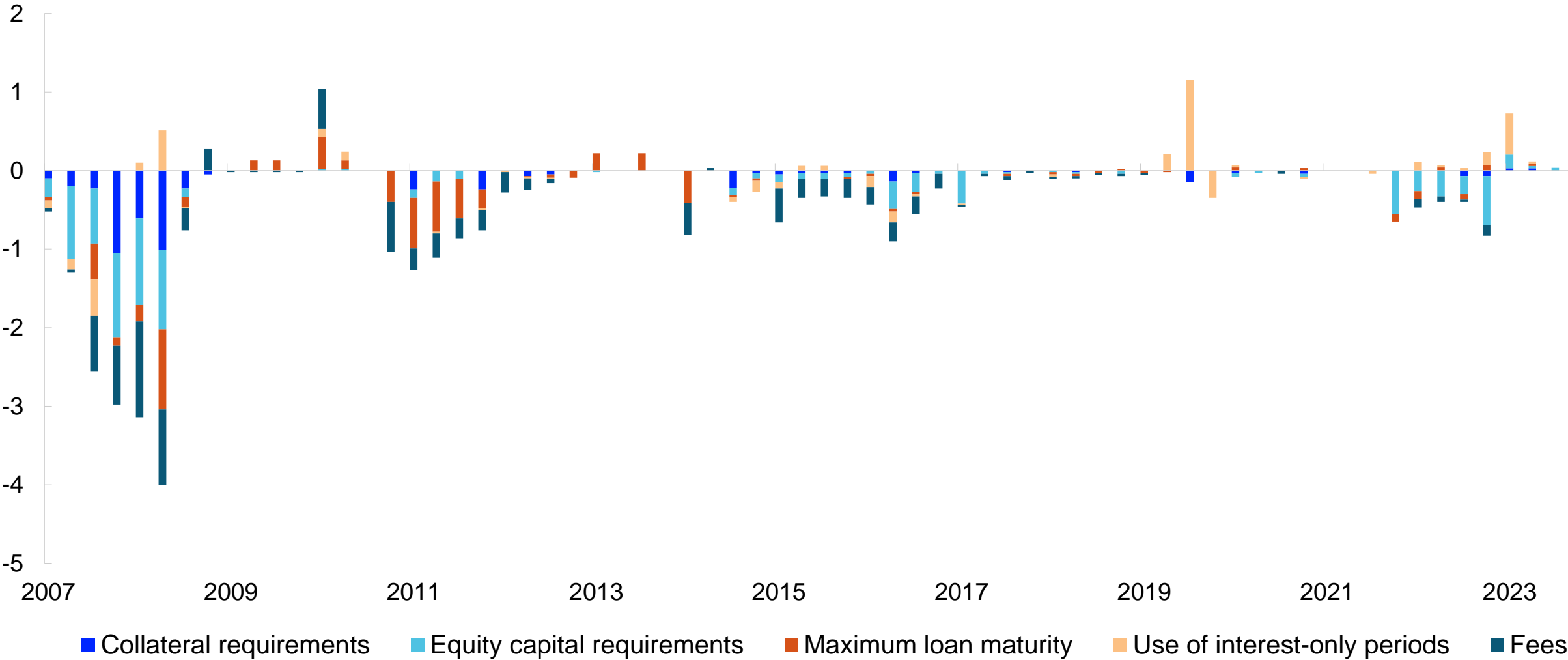


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# Loan conditions for non-financial enterprises

Source: Norges Bank

Change from previous quarter. 2007 Q4 – 2024 Q4



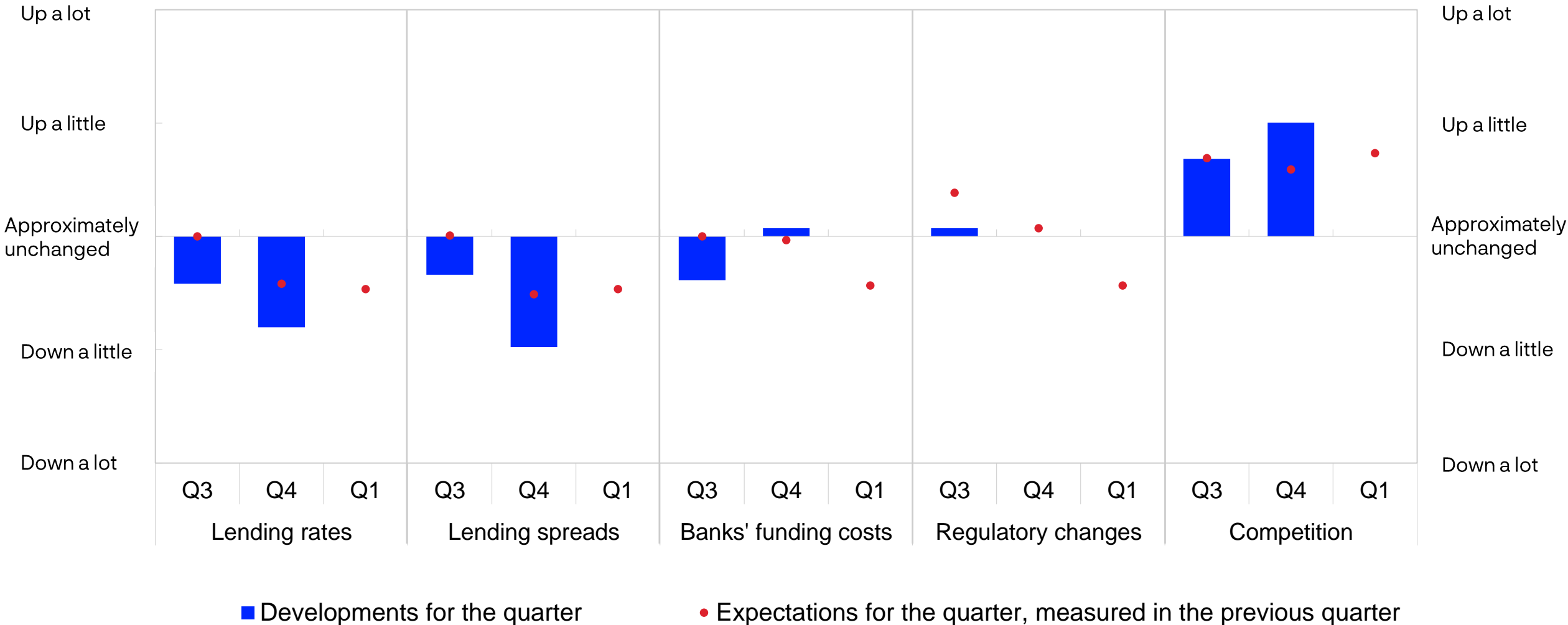
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# Banks' operating environment, lending rates and lending spreads. Lending to non-financial enterprises

Source: Norges Bank

Change from previous quarter. 2024 Q3 – 2025 Q1



Figures up to 2024 Q4 are based on responses from SpareBank 1 SR-Bank; from 2024 Q4, the figures are based on responses from SpareBank 1 Sør-Norge.