

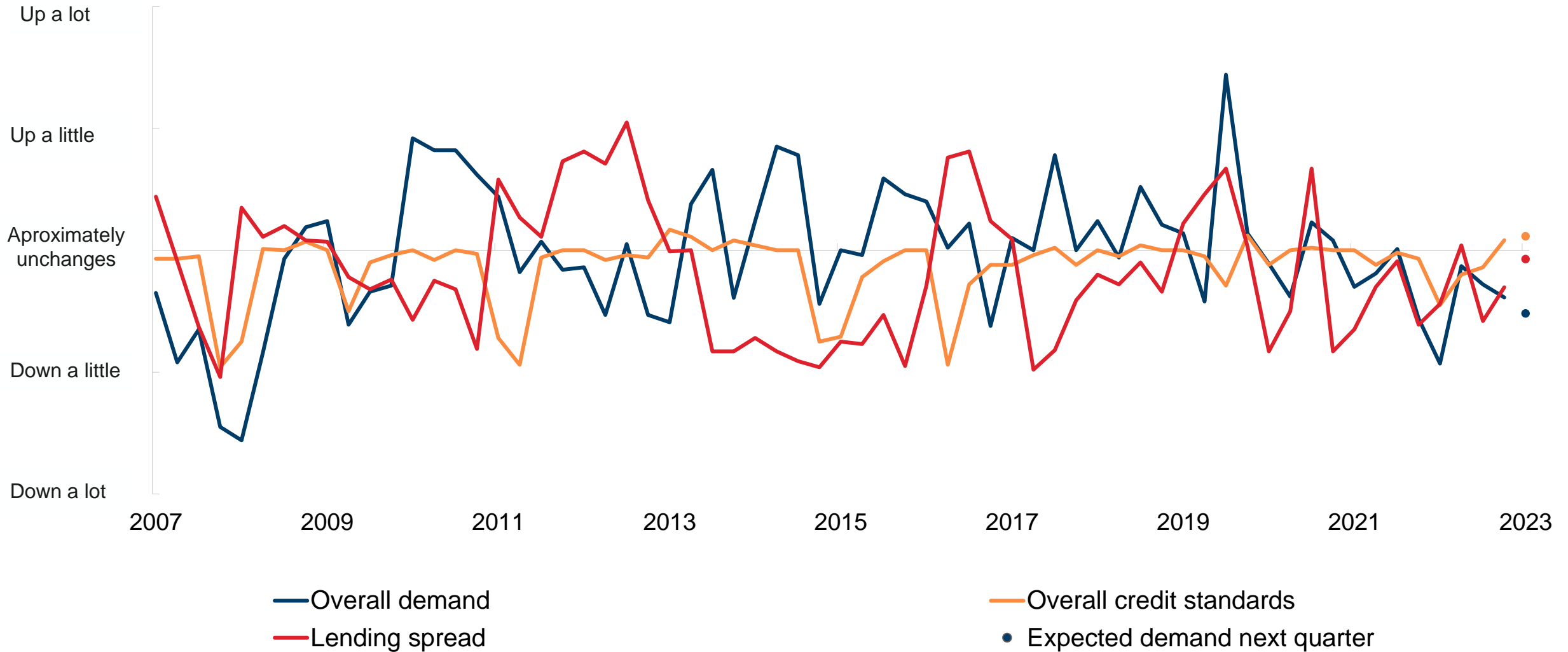
# Norges Bank's Survey of Bank Lending

## 2023 Q2

# Residential mortgage demand, credit standards and lending spreads

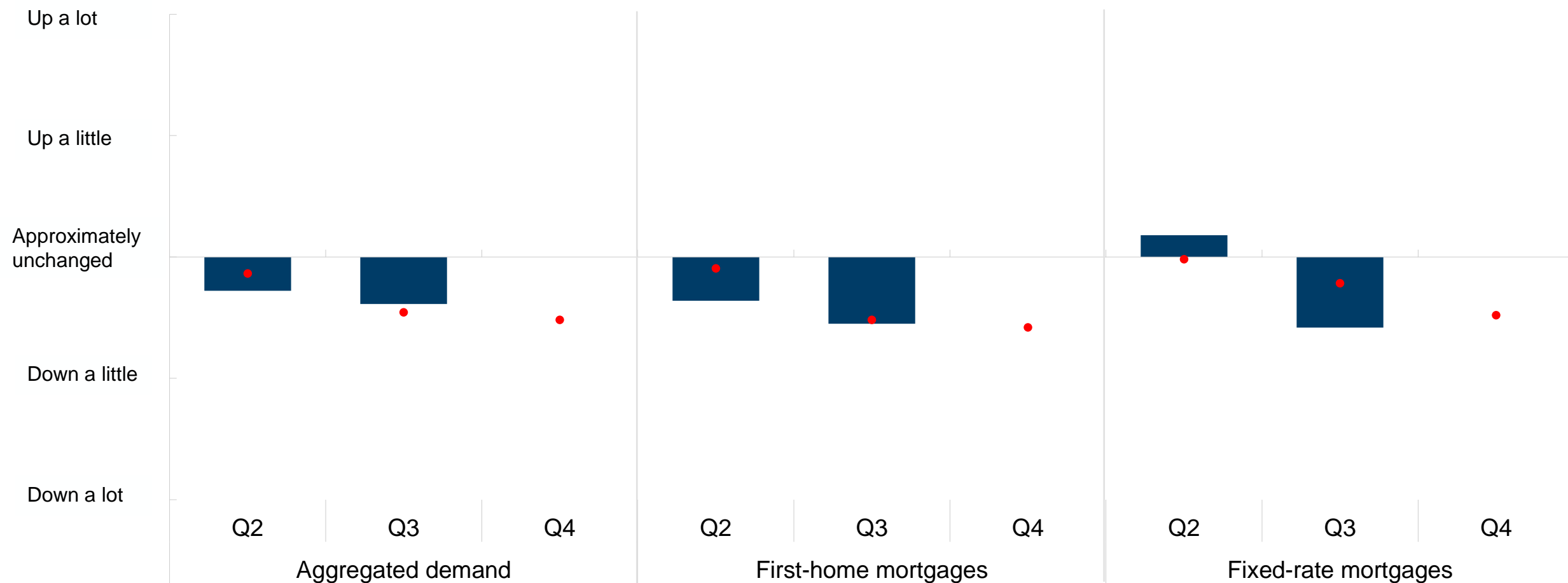
Source: Norges Bank

Change from previous quarter. 2007 Q4 – 2023 Q4



# Household residential mortgage demand

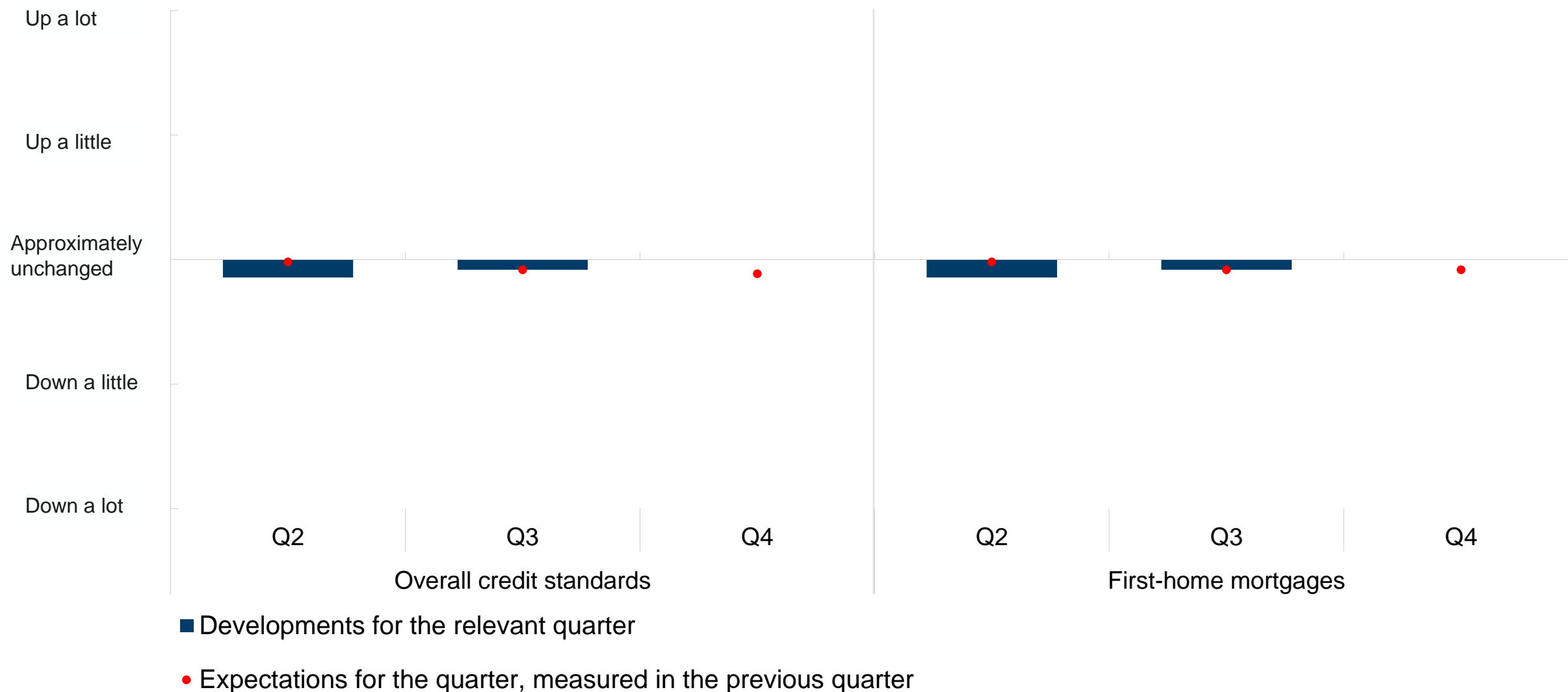
Change from previous quarter. 2023 Q2 – 2023 Q4



- Developments for the relevant quarter
- Expectations for the quarter, measured in the previous quarter

# Credit standards for households

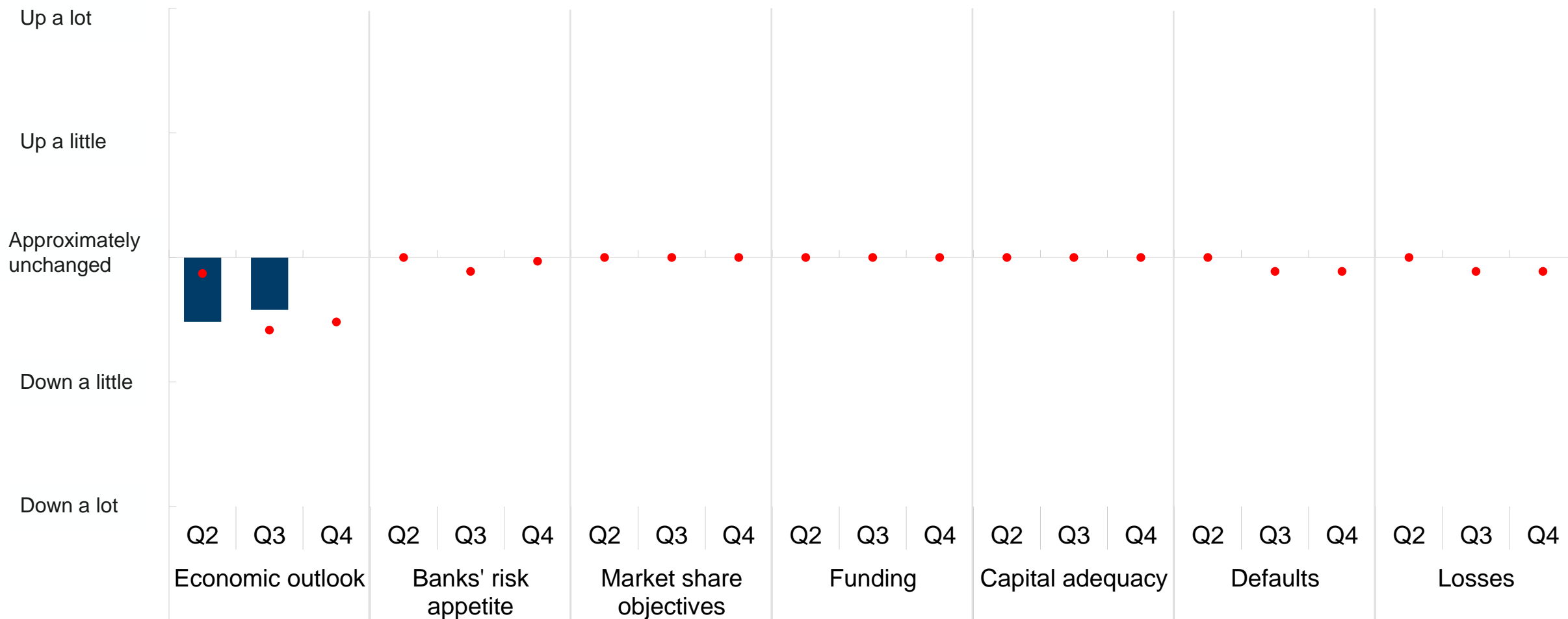
Change from previous quarter. 2023 Q2 – 2023 Q4



# Factors affecting credit standards for households

Source: Norges Bank

## Change from previous quarter. 2023 Q2 – 2023 Q4

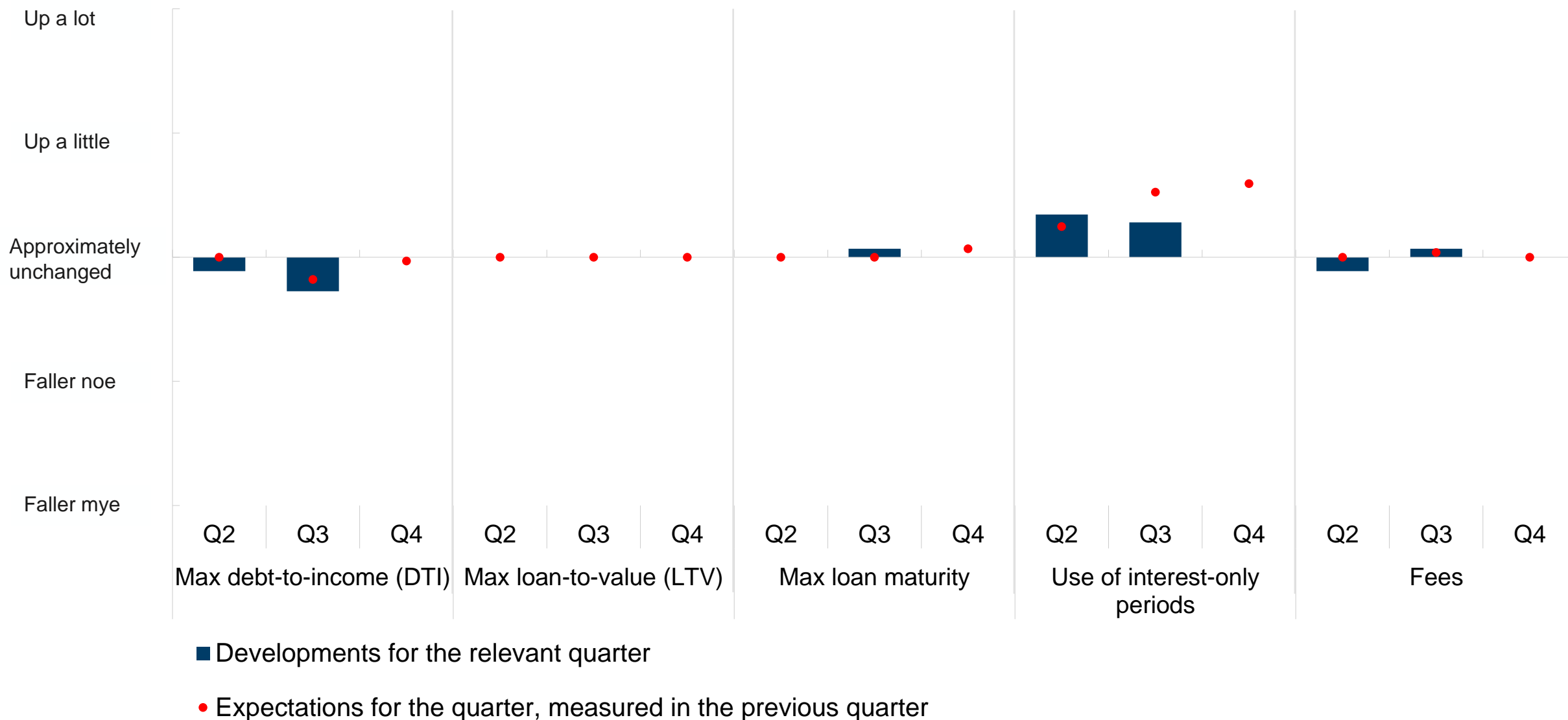


- Developments for the relevant quarter
- Expectations for the quarter, measured in the previous quarter



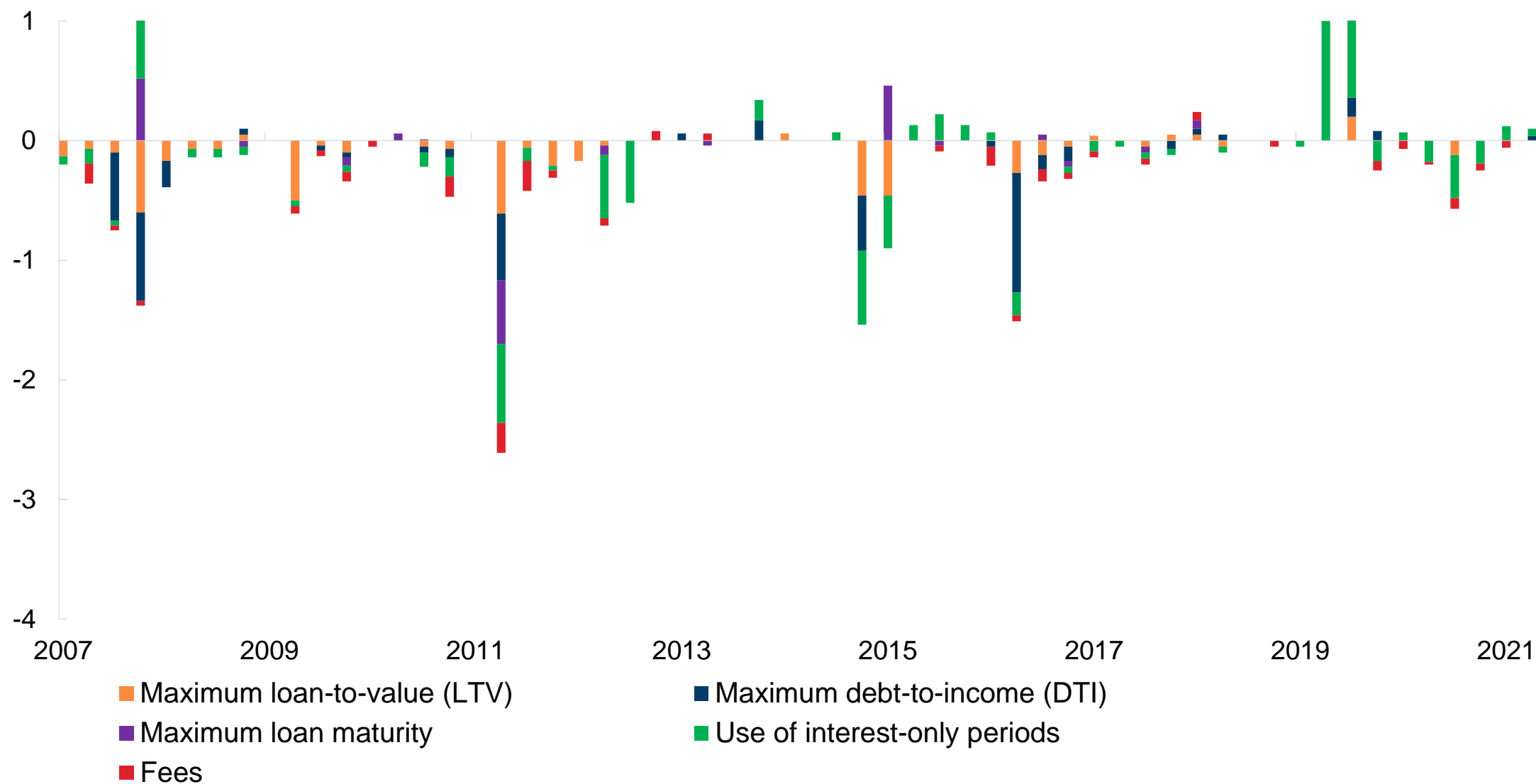
# Loan conditions for households

Change from previous quarter. 2023 Q2 – 2023 Q4



# Loan conditions for households

Change from previous quarter. 2007 Q4 – 2023 Q3



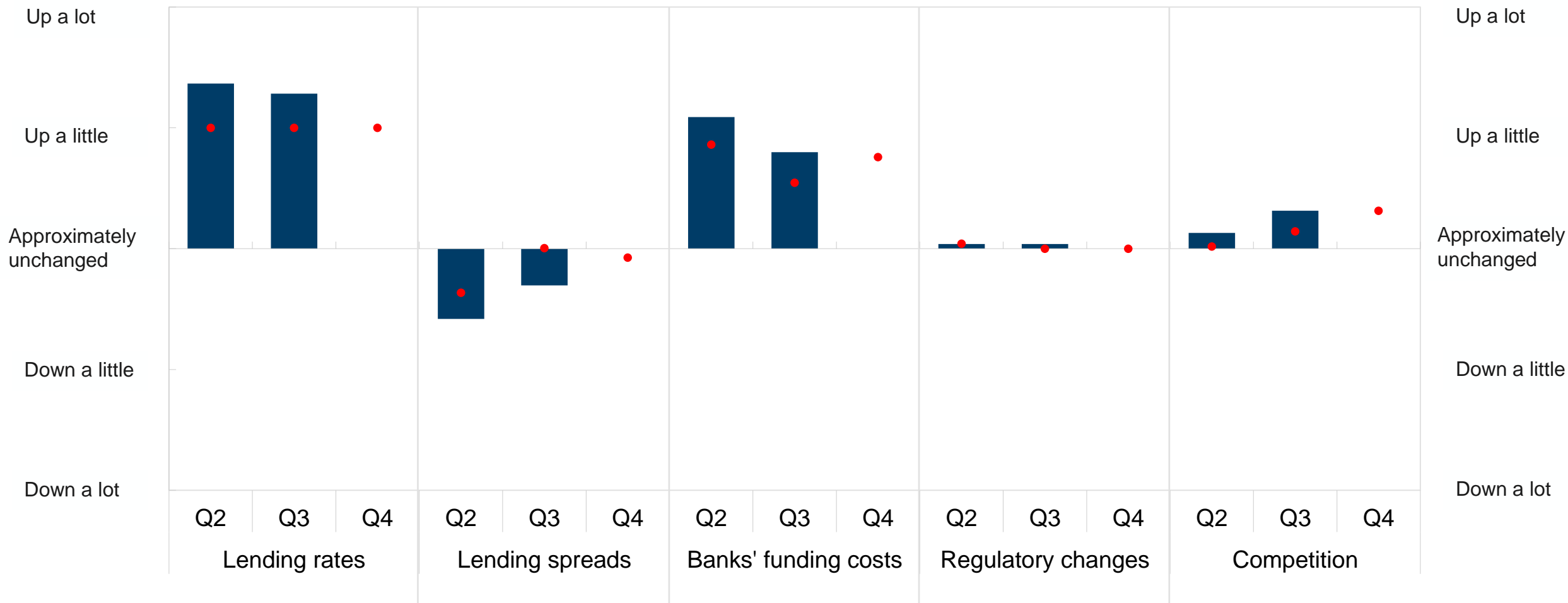


# Banks' operating environment, lending spreads and lending rates.

Source: Norges Bank

## Residential mortgage loans

Change from previous quarter. 2023 Q2 – 2023 Q4



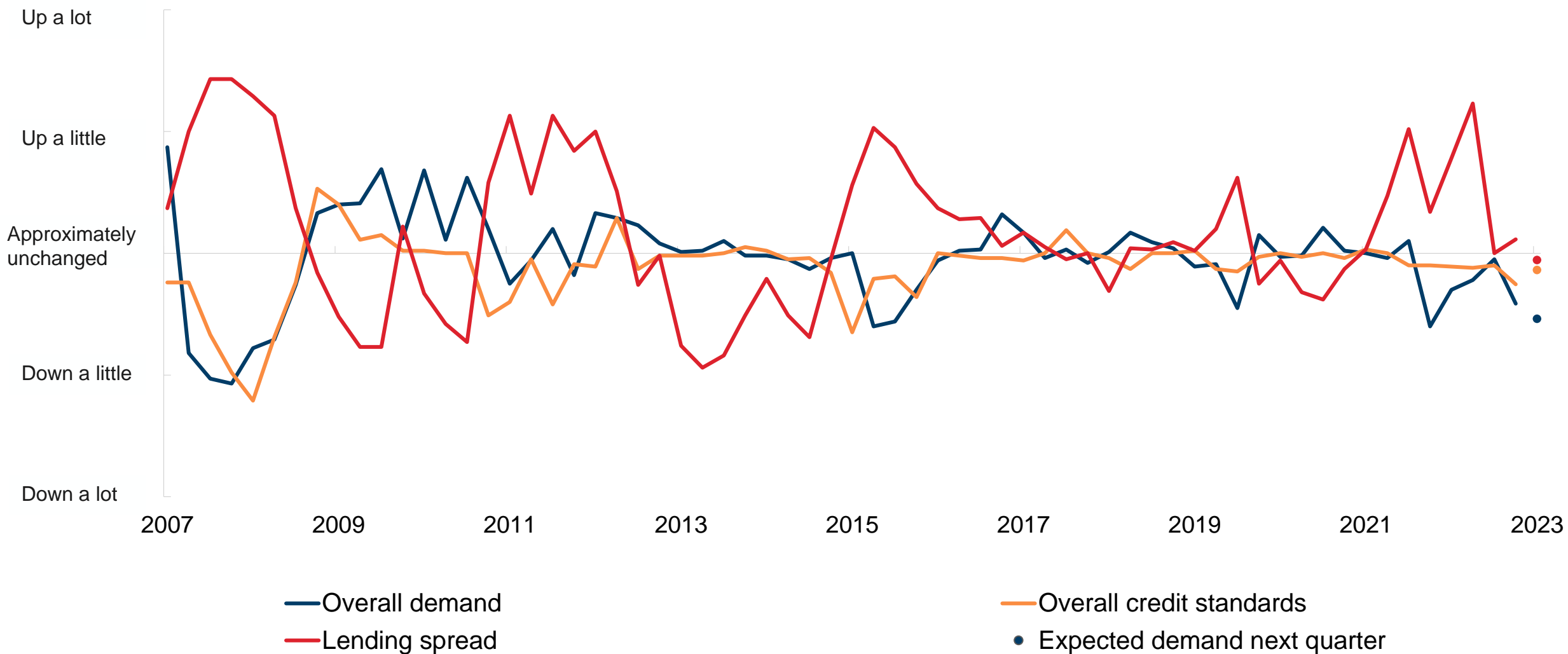
■ Developments for the relevant quarter

● Expectations for the quarter, measured in the previous quarter

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

Source: Norges Bank

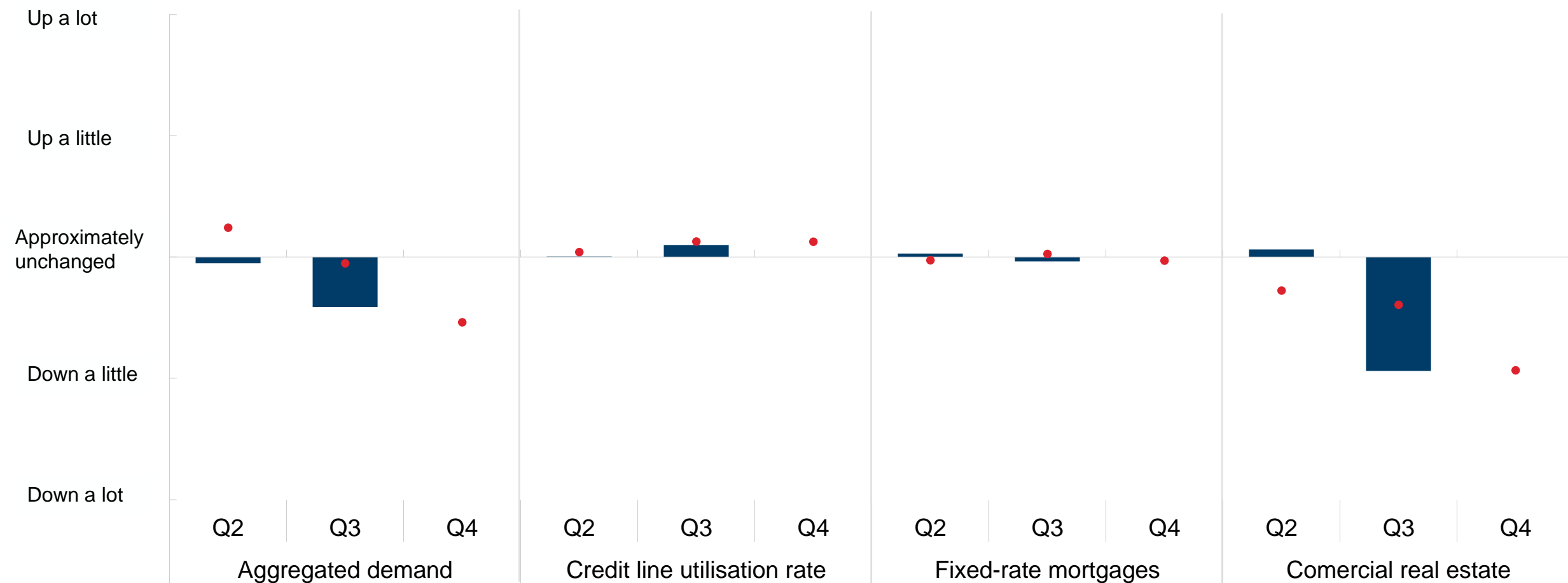
Change from previous quarter. 2007 Q4 – 2023 Q4



# Credit demand from non-financial enterprises

Source: Norges Bank

## Change from previous quarter. 2023 Q2 – 2023 Q4

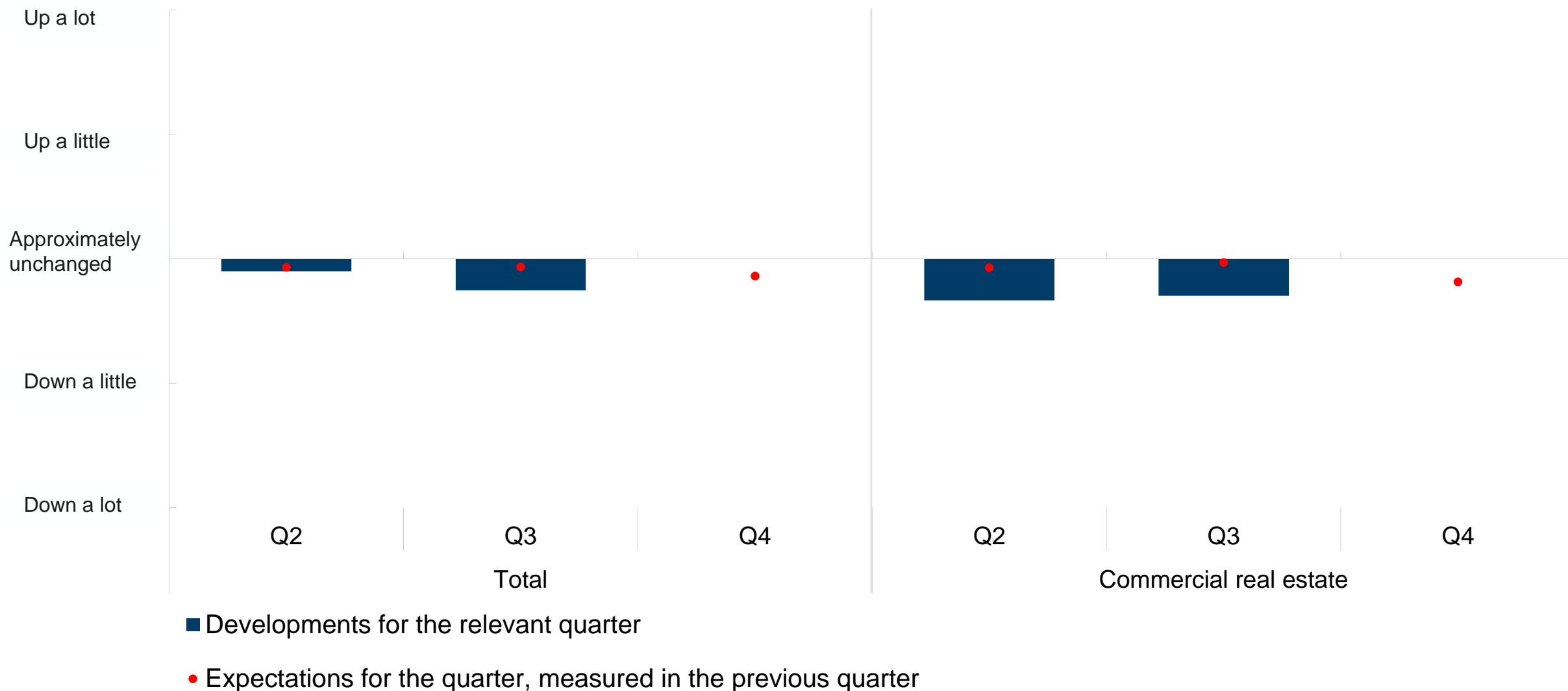


- Developments for the relevant quarter
- Expectations for the quarter, measured in the previous quarter

# Credit standards for non-financial enterprises

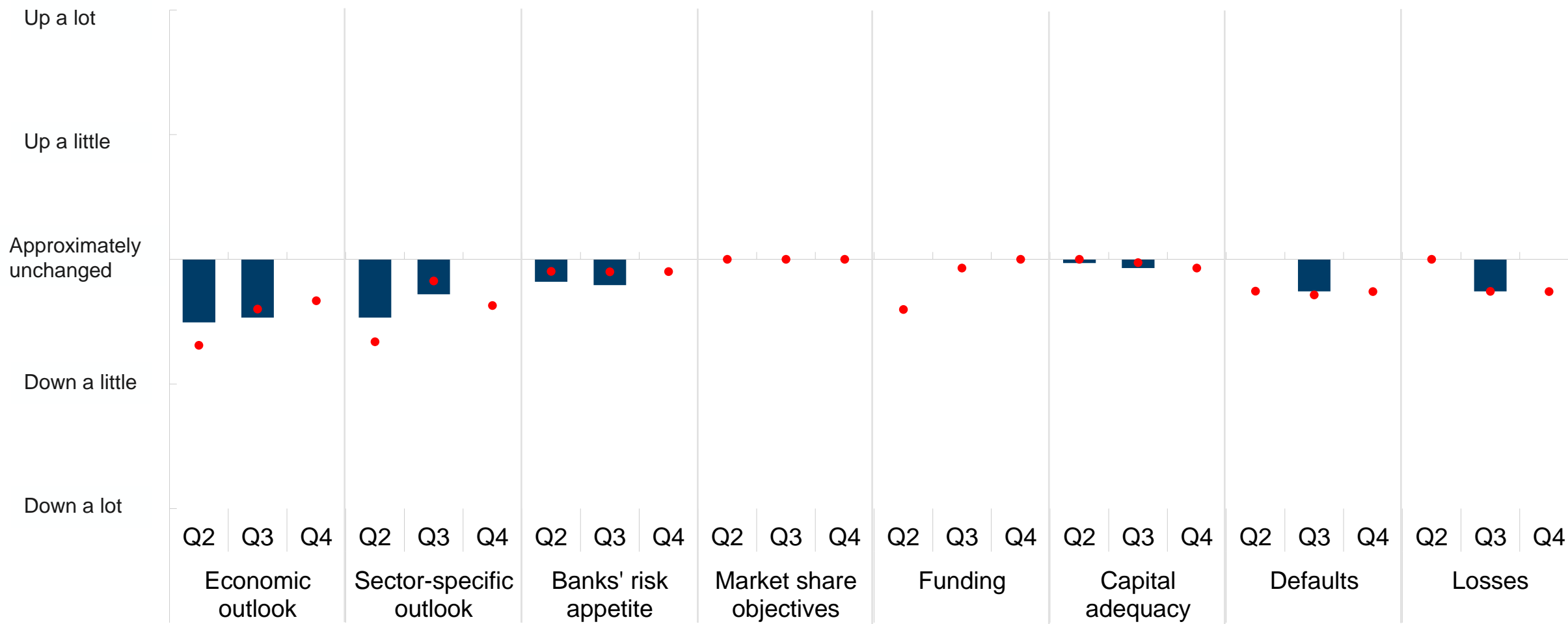
Source: Norges Bank

Change from previous quarter. 2023 Q2 – 2023 Q4



# Factors affecting credit standards for non-financial enterprises

Change from previous quarter. 2023 Q2 – 2023 Q4



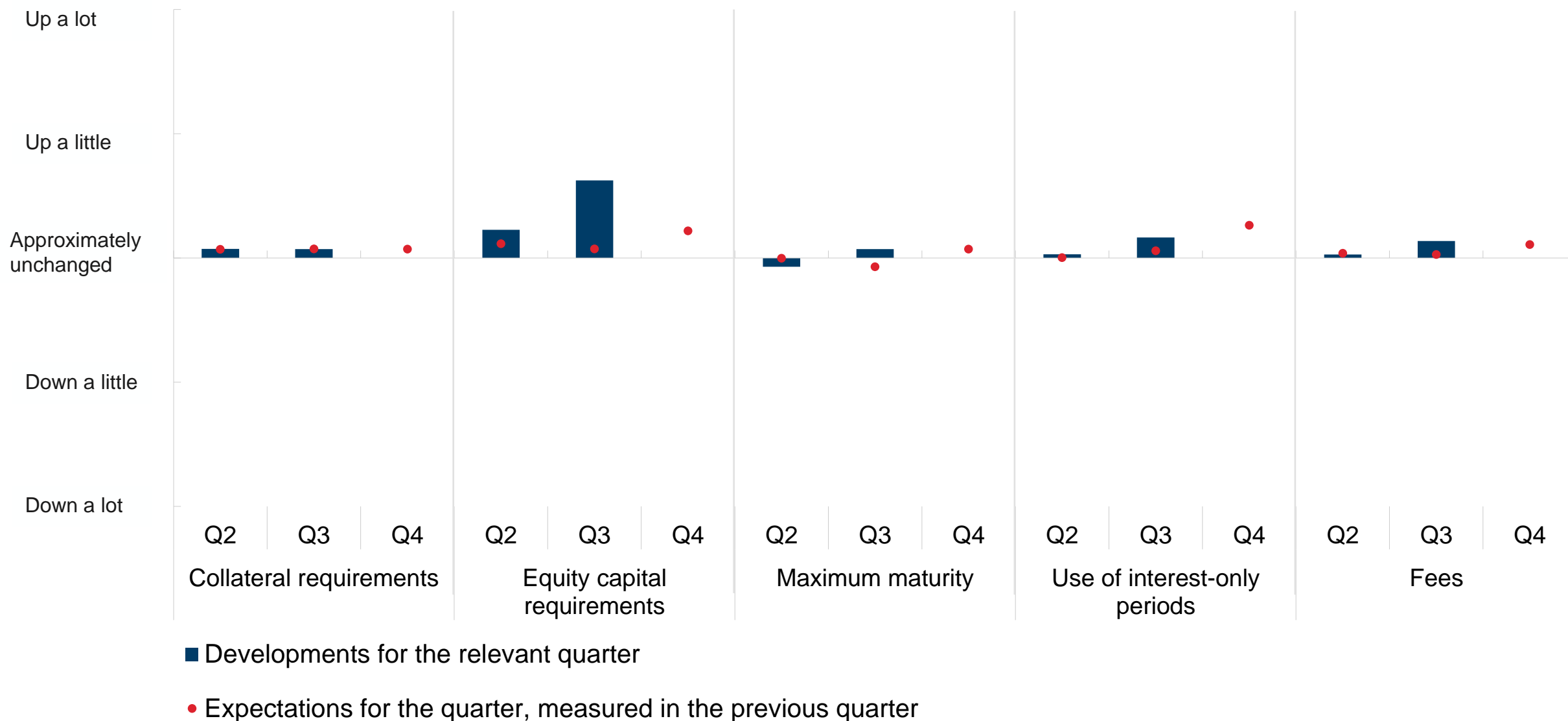
■ Developments for the relevant quarter

● Expectations for the quarter, measured in the previous quarter



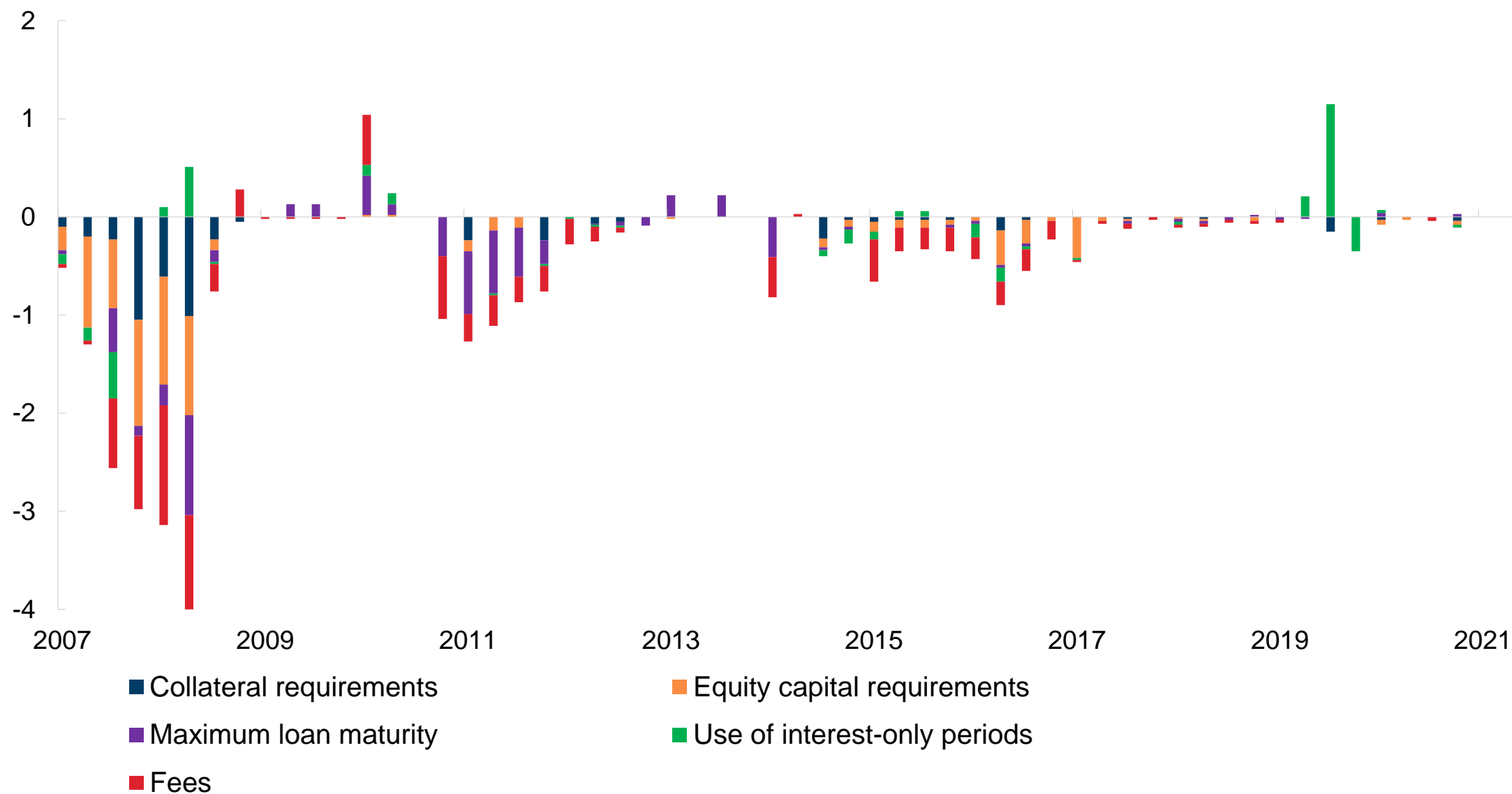
# Loan conditions for non-financial enterprises

Change from previous quarter. 2023 Q2 – 2023 Q4



# Loan conditions for non-financial enterprises

Change from previous quarter. 2007 Q4 – 2023 Q3



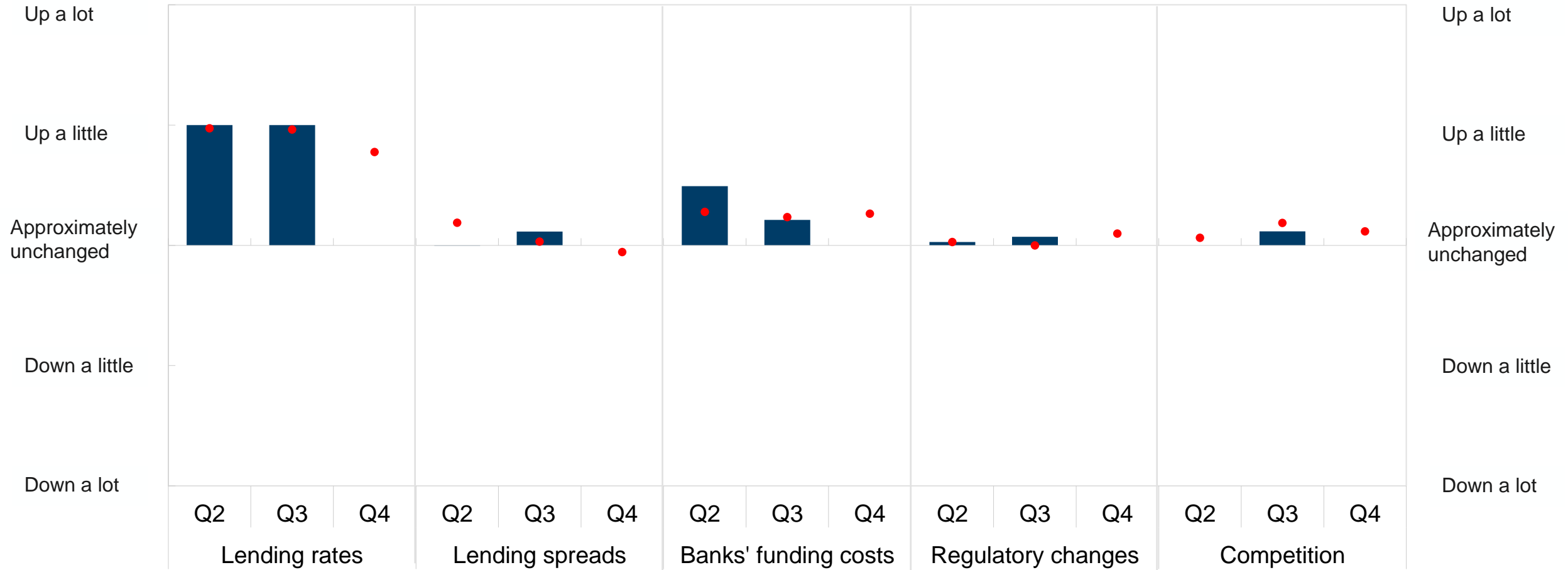


# Banks' operating environment, lending rates and lending spreads.

Source: Norges Bank

## Lending to non-financial enterprises

Change from previous quarter. 2023 Q2 – 2023 Q4



■ Developments for the relevant quarter

● Expectations for the quarter, measured in the previous quarter