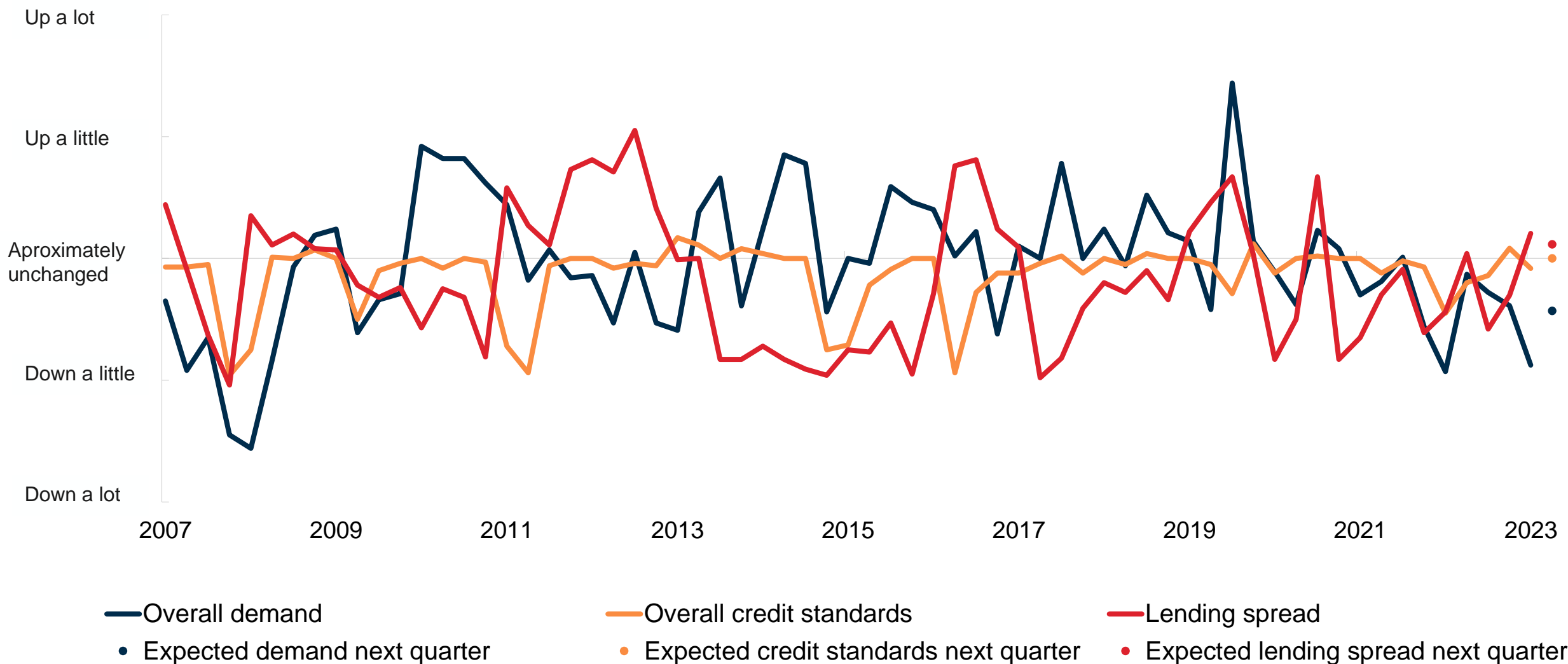


Norges Bank's Survey of Bank Lending

2023 Q4

Residential mortgage demand, credit standards and lending spreads

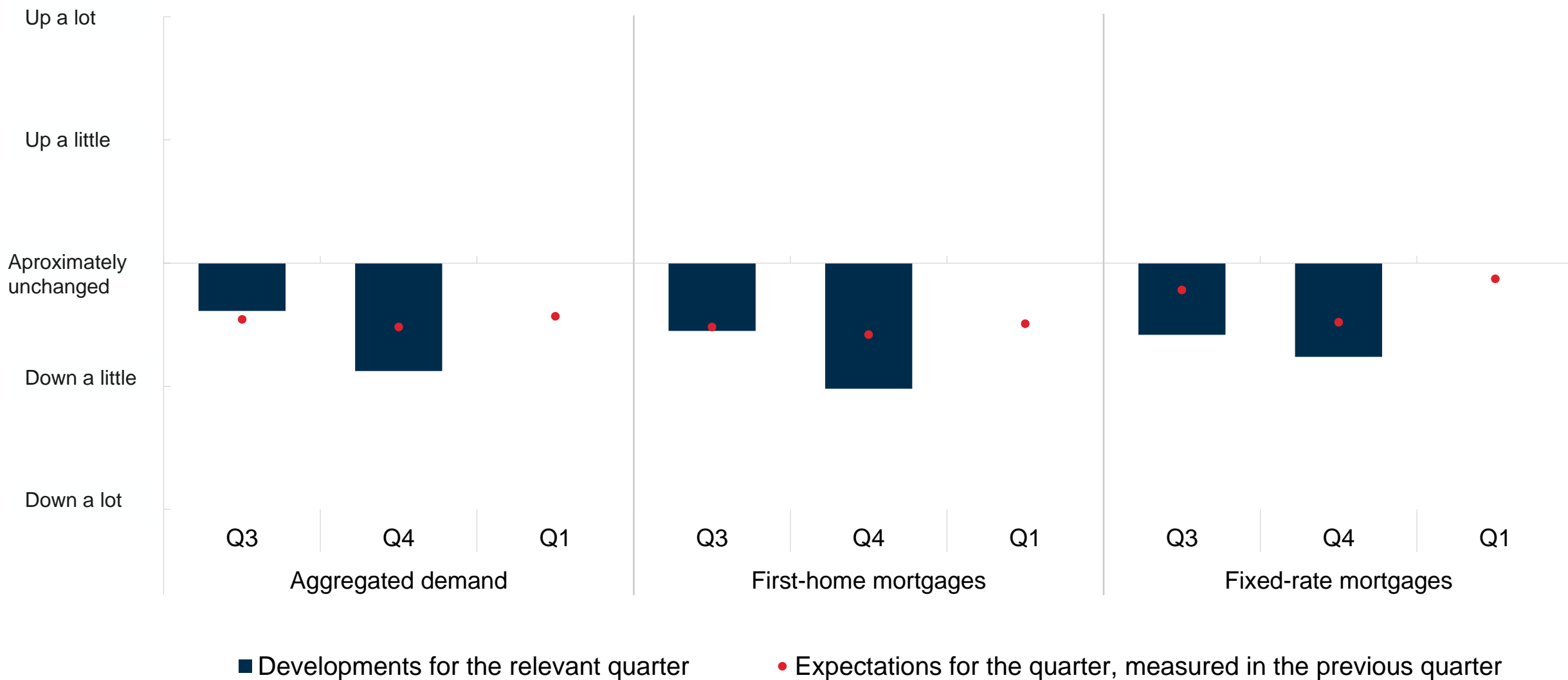
Change from previous quarter. 2007 Q4 – 2024 Q1



Household residential mortgage demand

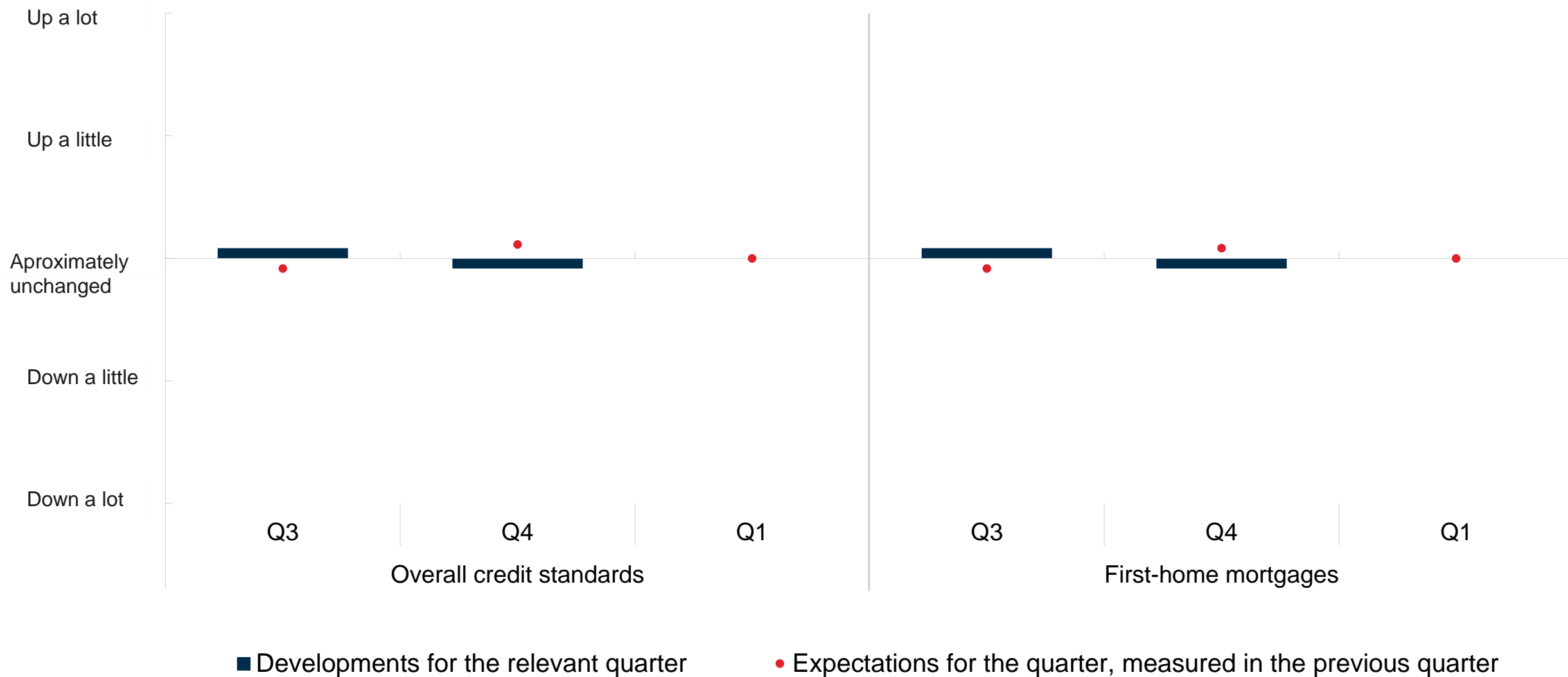
Source: Norges Bank

Change from previous quarter. 2023 Q3 – 2024 Q1



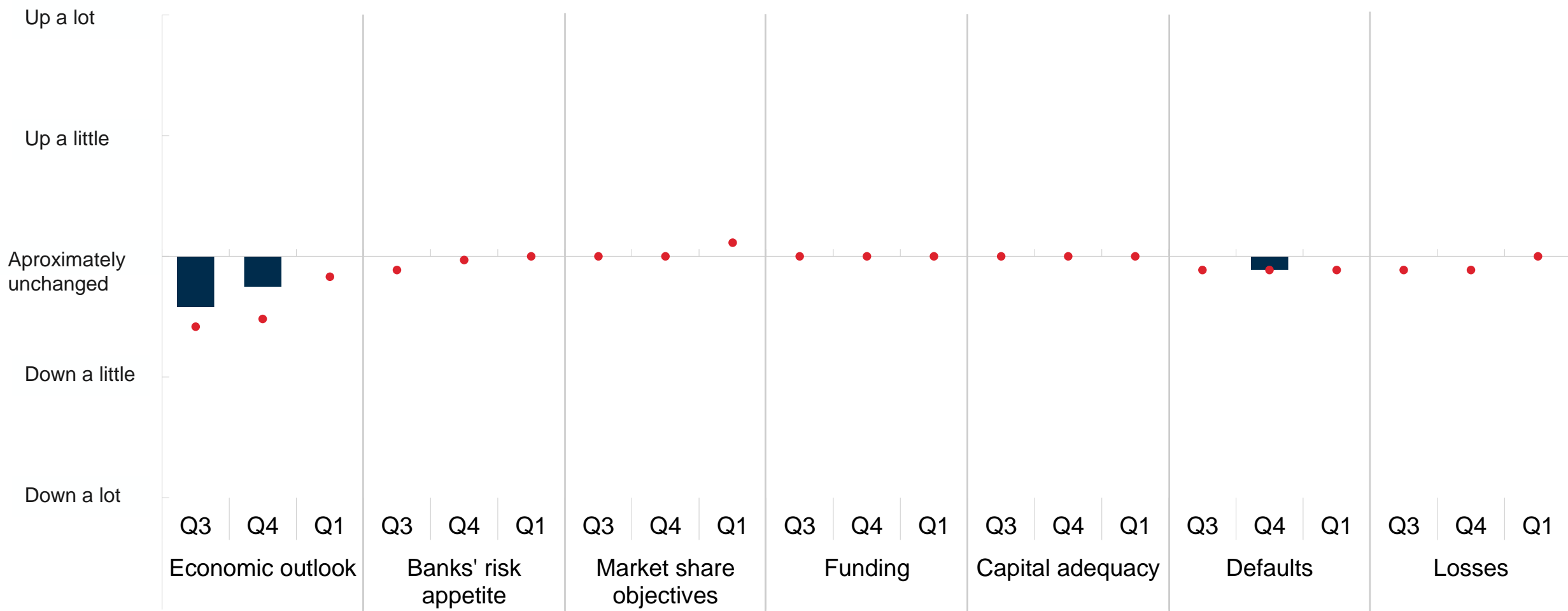
Credit standards for households

Change from previous quarter. 2023 Q3 – 2024 Q1



Factors affecting credit standards for households

Change from previous quarter. 2023 Q3 – 2024 Q1



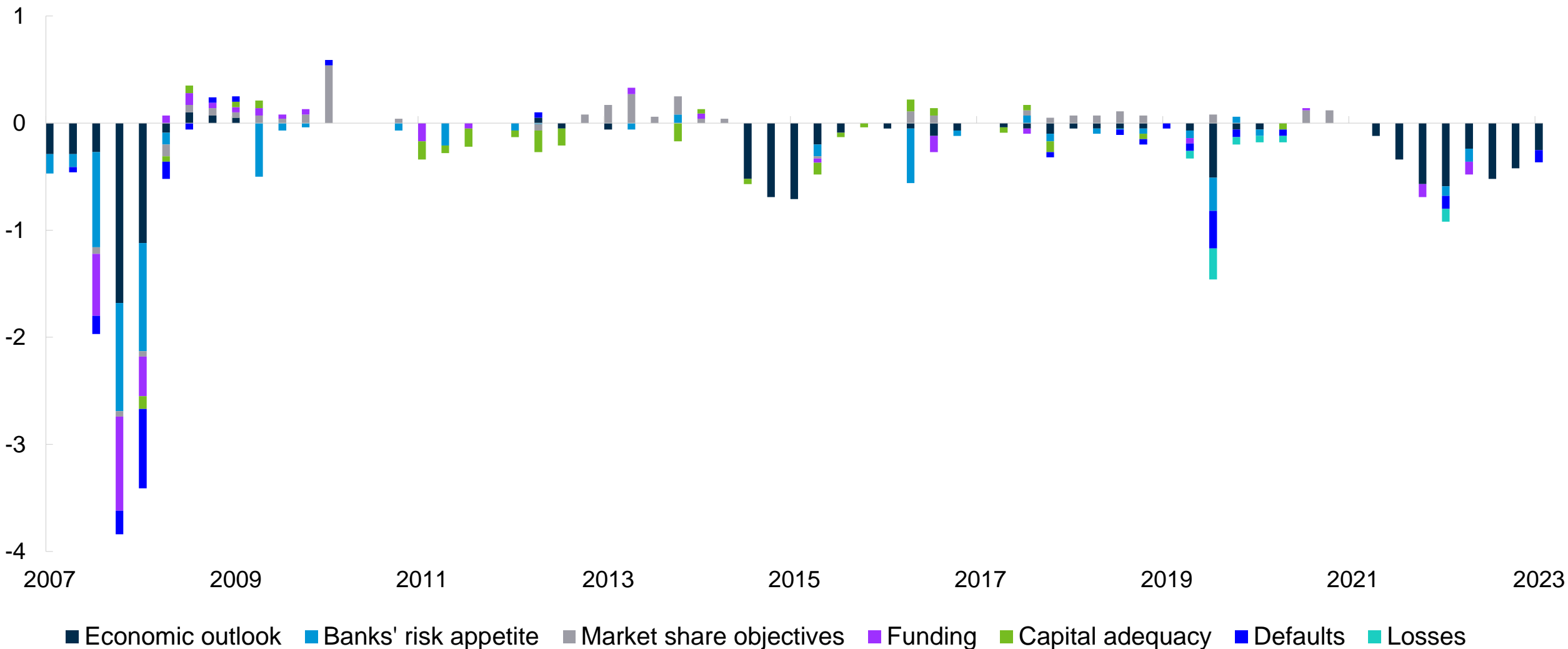
■ Developments for the relevant quarter

● Expectations for the quarter, measured in the previous quarter

Factors affecting credit standards for households

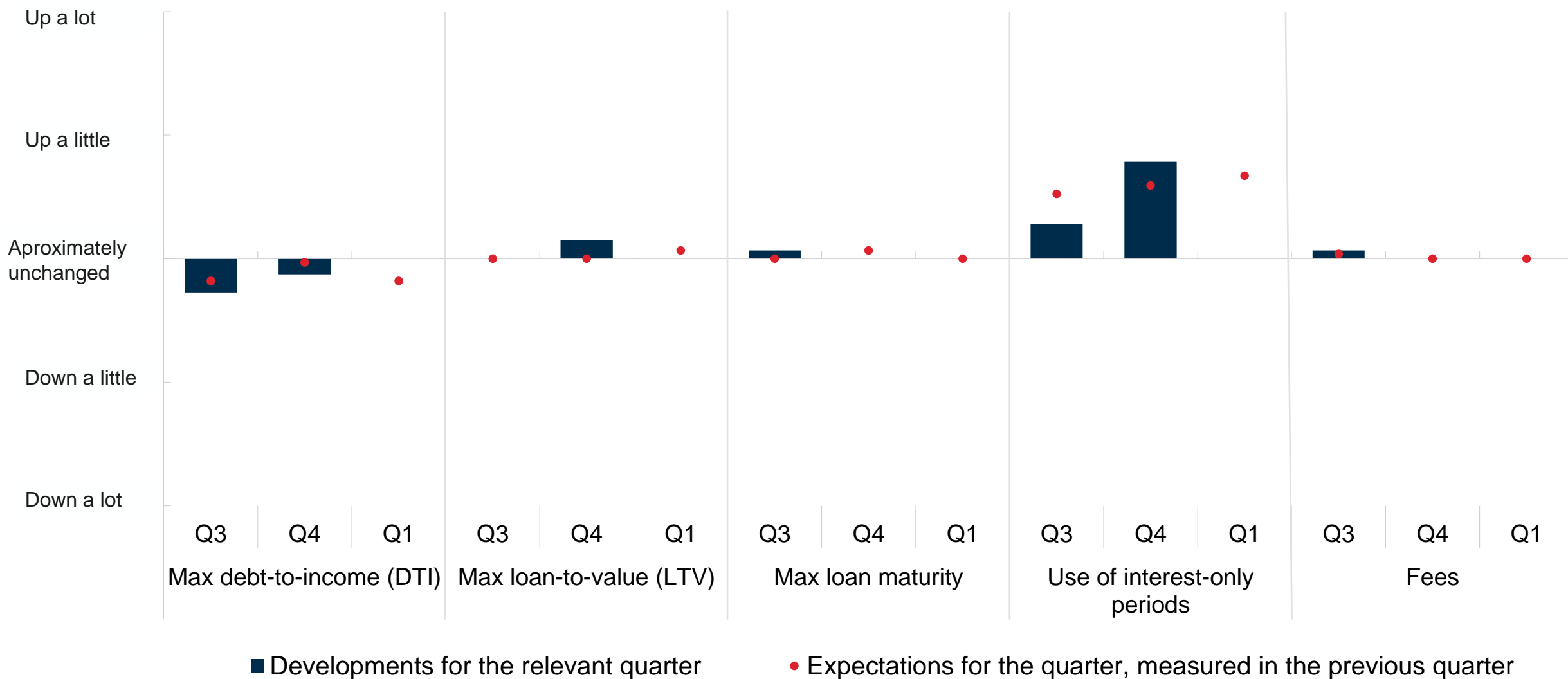
Change from previous quarter. 2007 Q4 – 2023 Q4

Source: Norges Bank



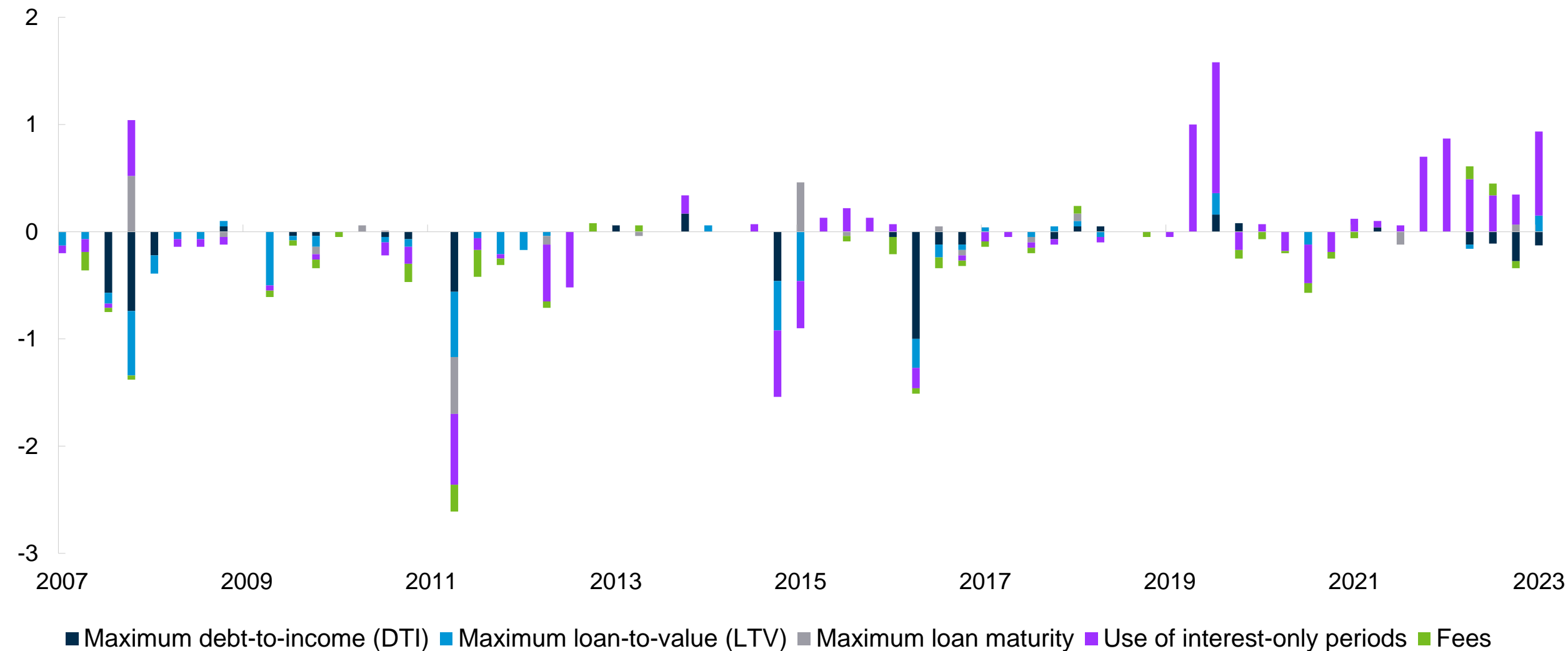
Loan conditions for households

Change from previous quarter. 2023 Q3 – 2024 Q1



Loan conditions for households

Change from previous quarter. 2007 Q4 – 2023 Q4

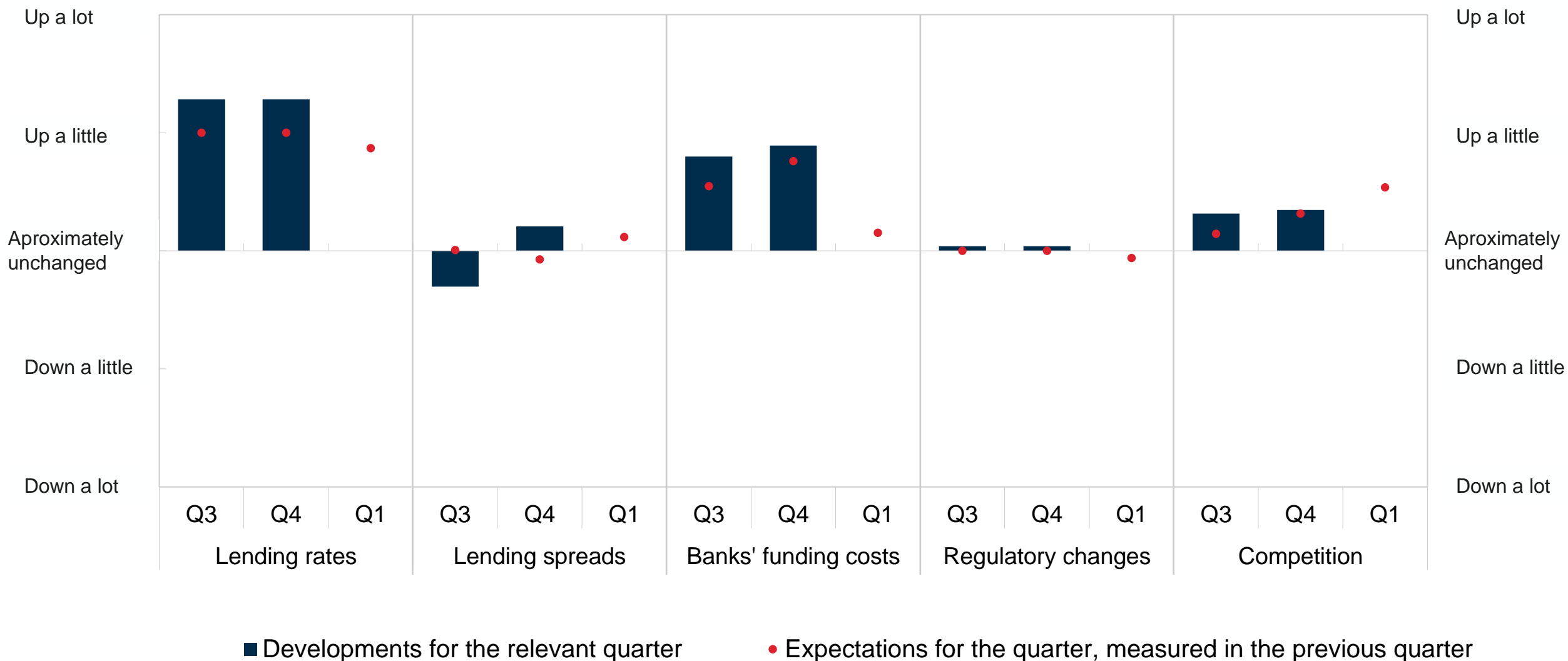


Banks' operating environment, lending spreads and lending rates.

Source: Norges Bank

Residential mortgage loans

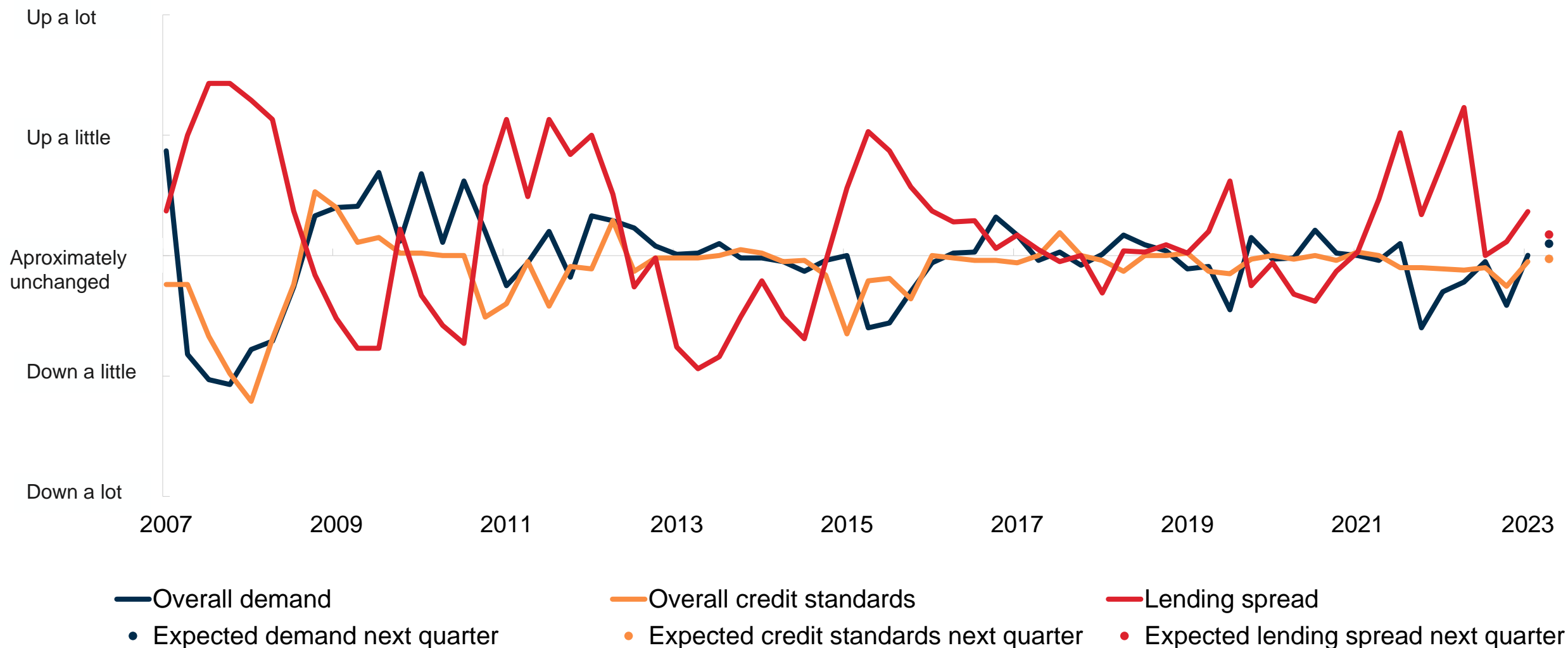
Change from previous quarter. 2023 Q3 – 2024 Q1



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

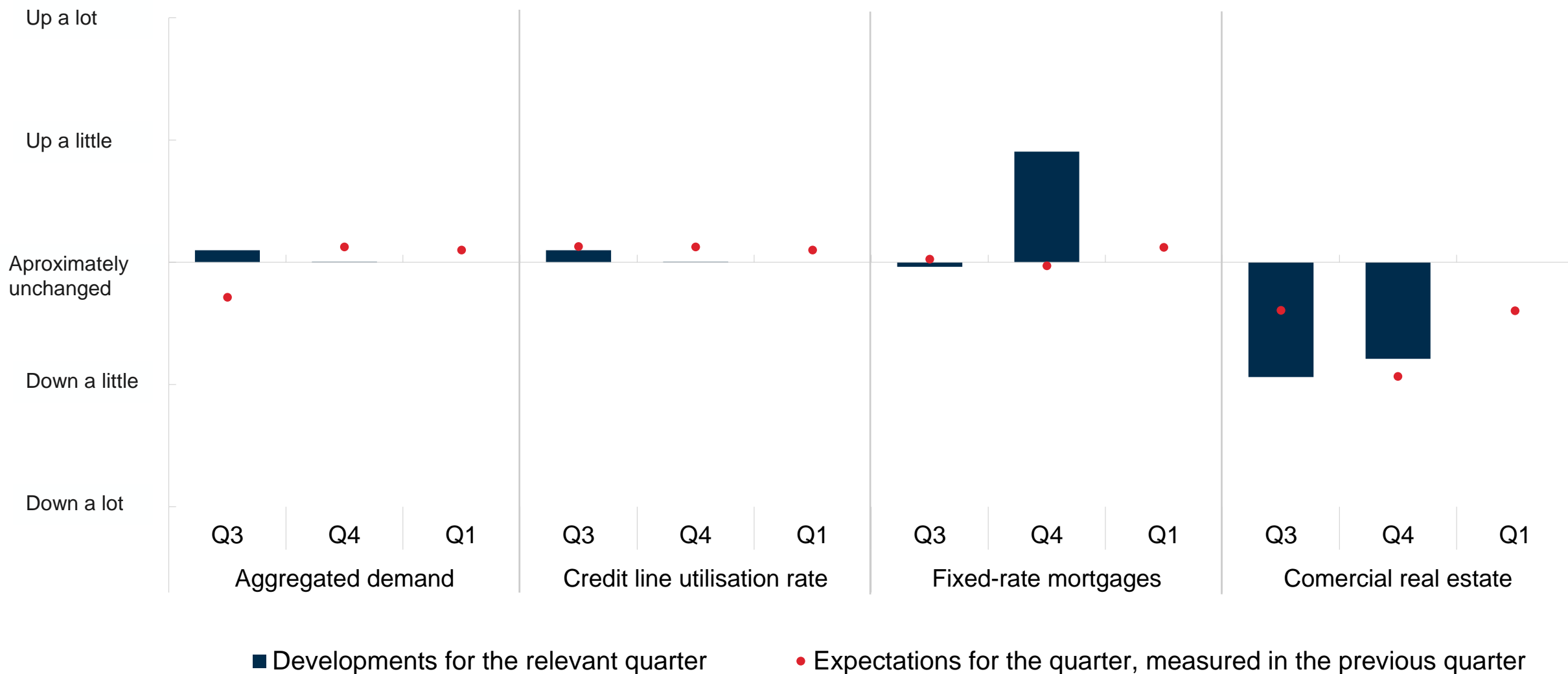
Source: Norges Bank

Change from previous quarter. 2007 Q4 – 2024 Q1



Credit demand from non-financial enterprises

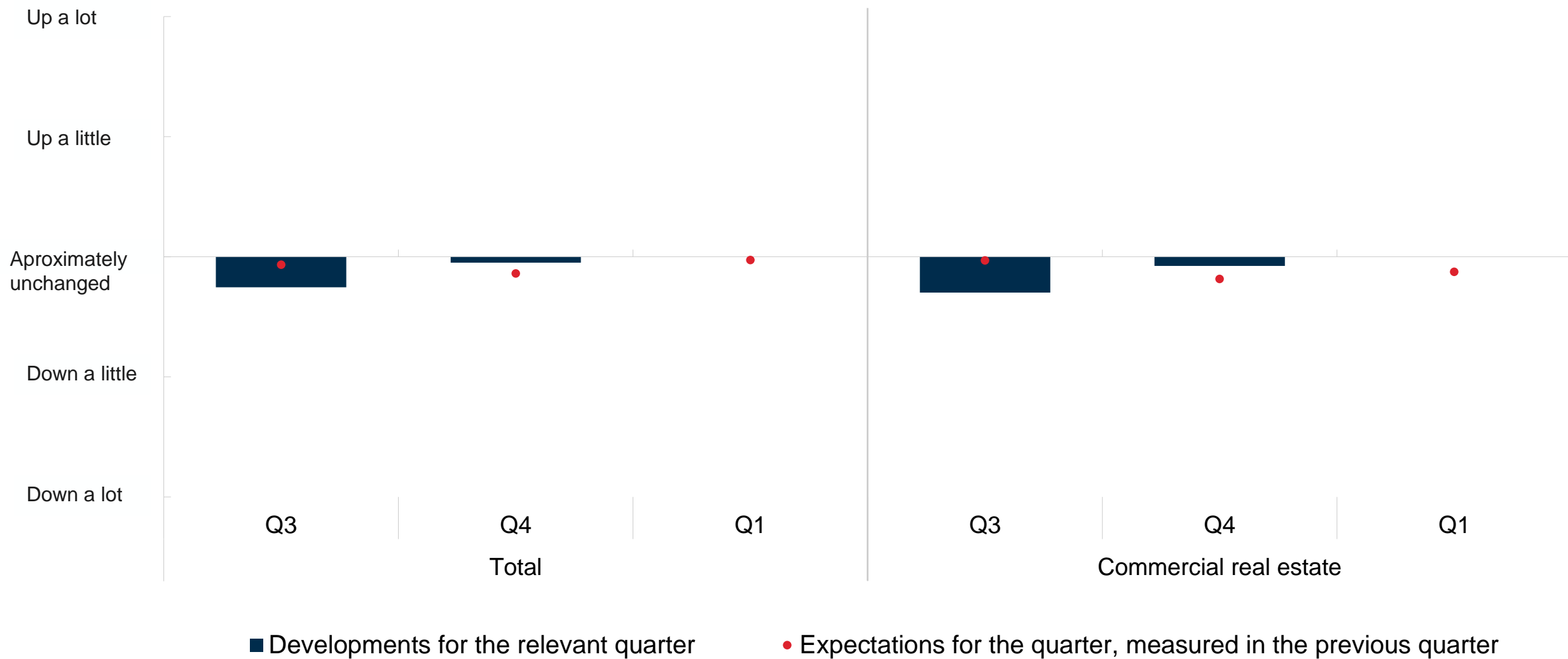
Change from previous quarter. 2023 Q3 – 2024 Q1



Credit standards for non-financial enterprises

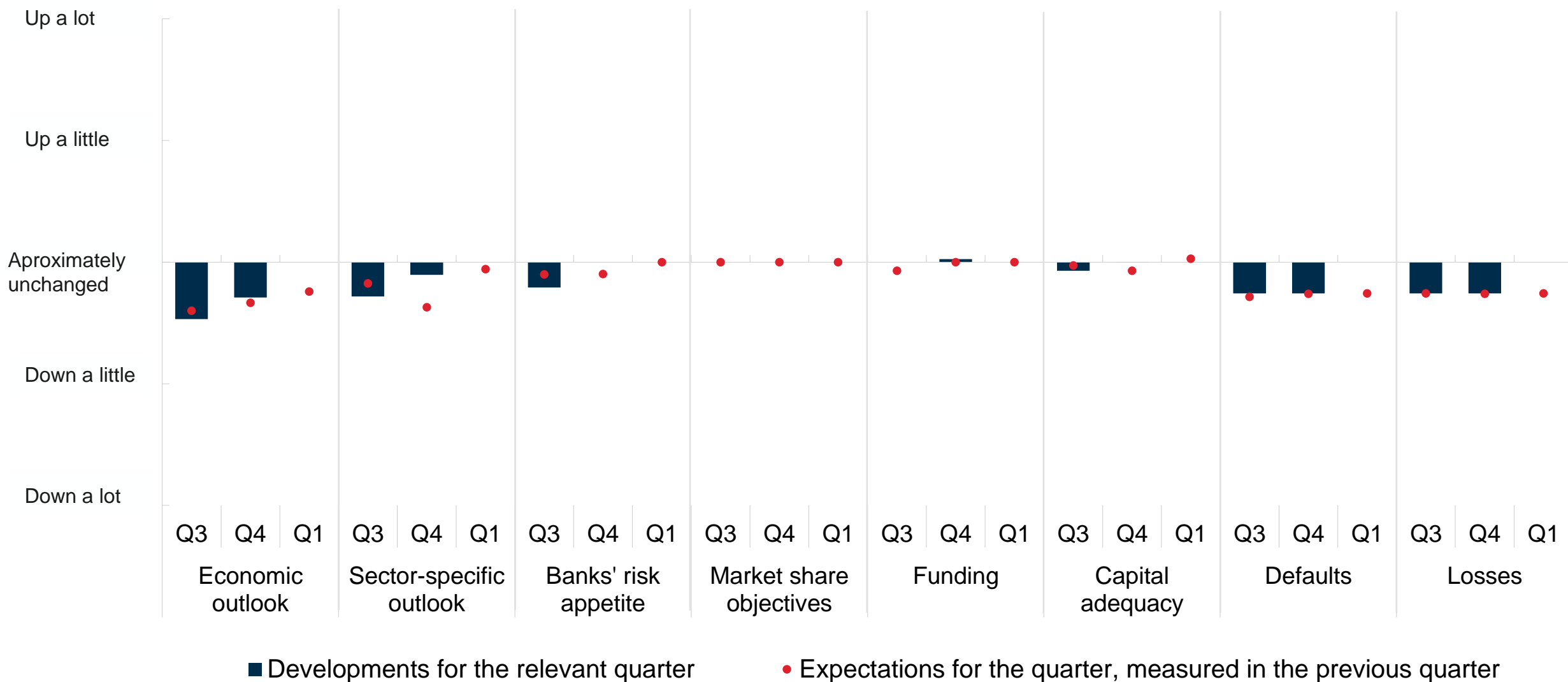
Source: Norges Bank

Change from previous quarter. 2023 Q3 – 2024 Q1



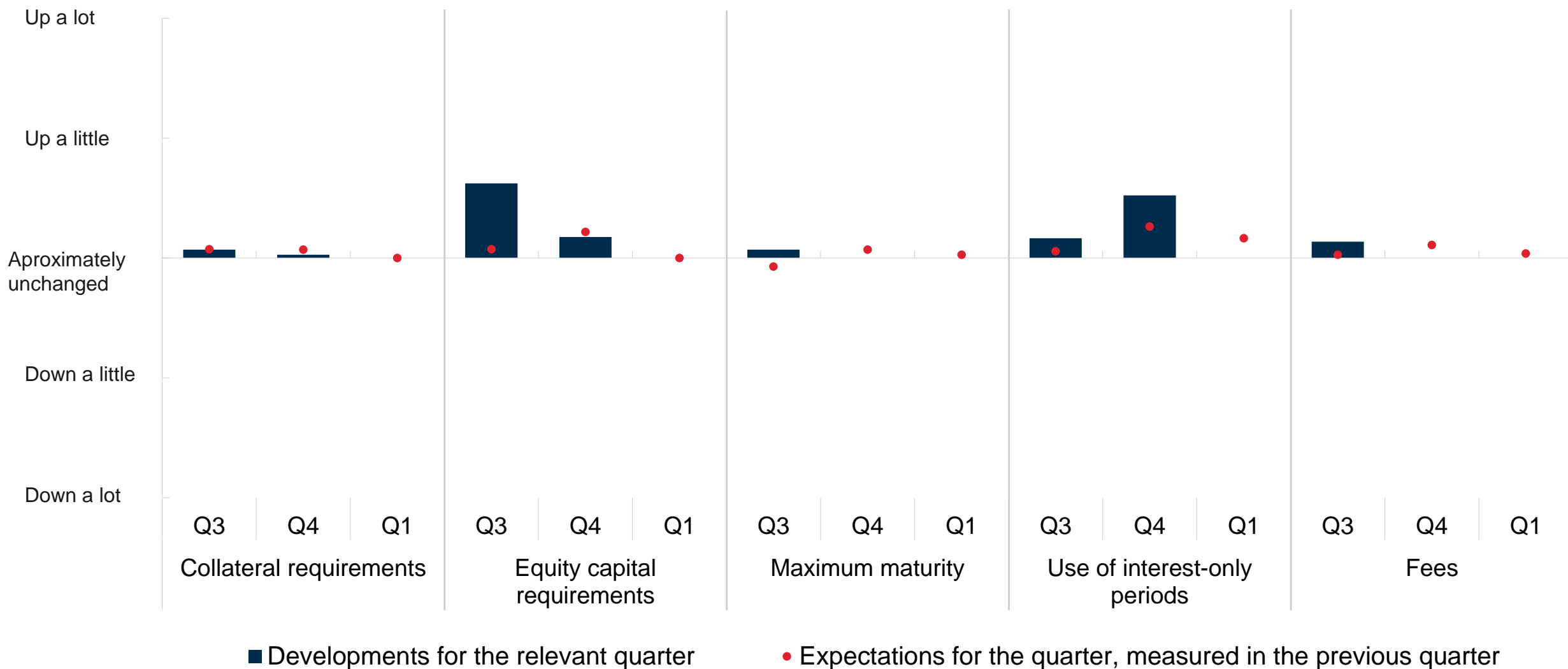
Factors affecting credit standards for non-financial enterprises

Change from previous quarter. 2023 Q3 – 2024 Q1



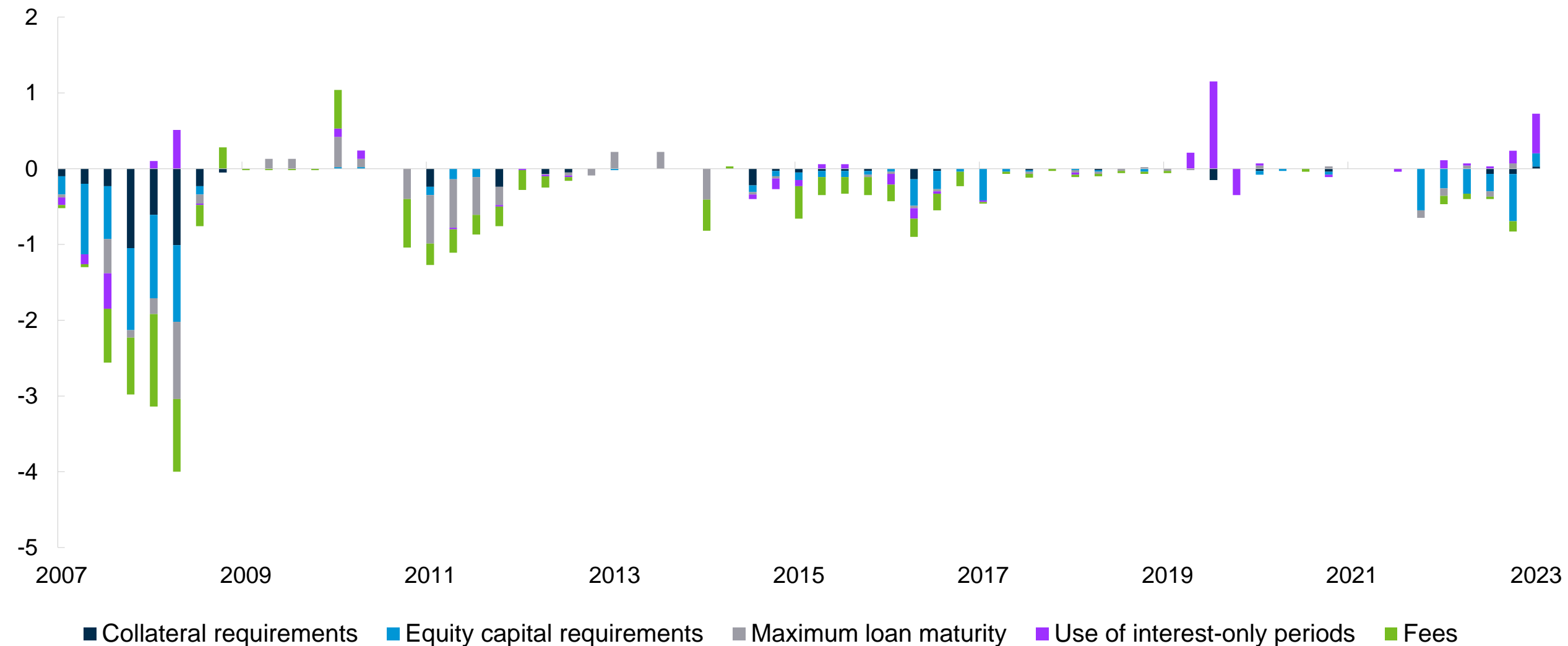
Loan conditions for non-financial enterprises

Change from previous quarter. 2023 Q3 – 2024 Q1



Loan conditions for non-financial enterprises

Change from previous quarter. 2007 Q4 – 2023 Q4



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

Source: Norges Bank

Change from previous quarter. 2023 Q3 – 2024 Q1

