

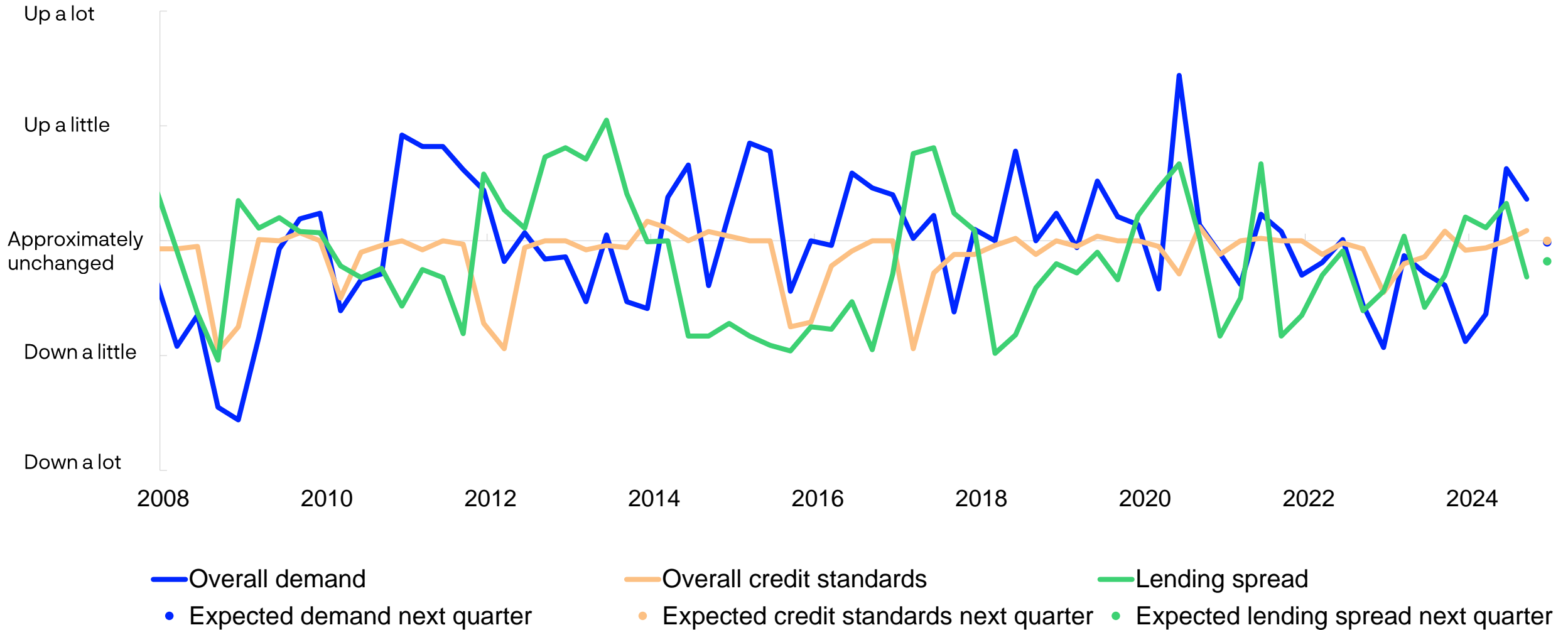
# Norges Bank's Survey of Bank Lending

2024 Q3

# Residential mortgage demand, credit standards and lending spreads

Source: Norges Bank

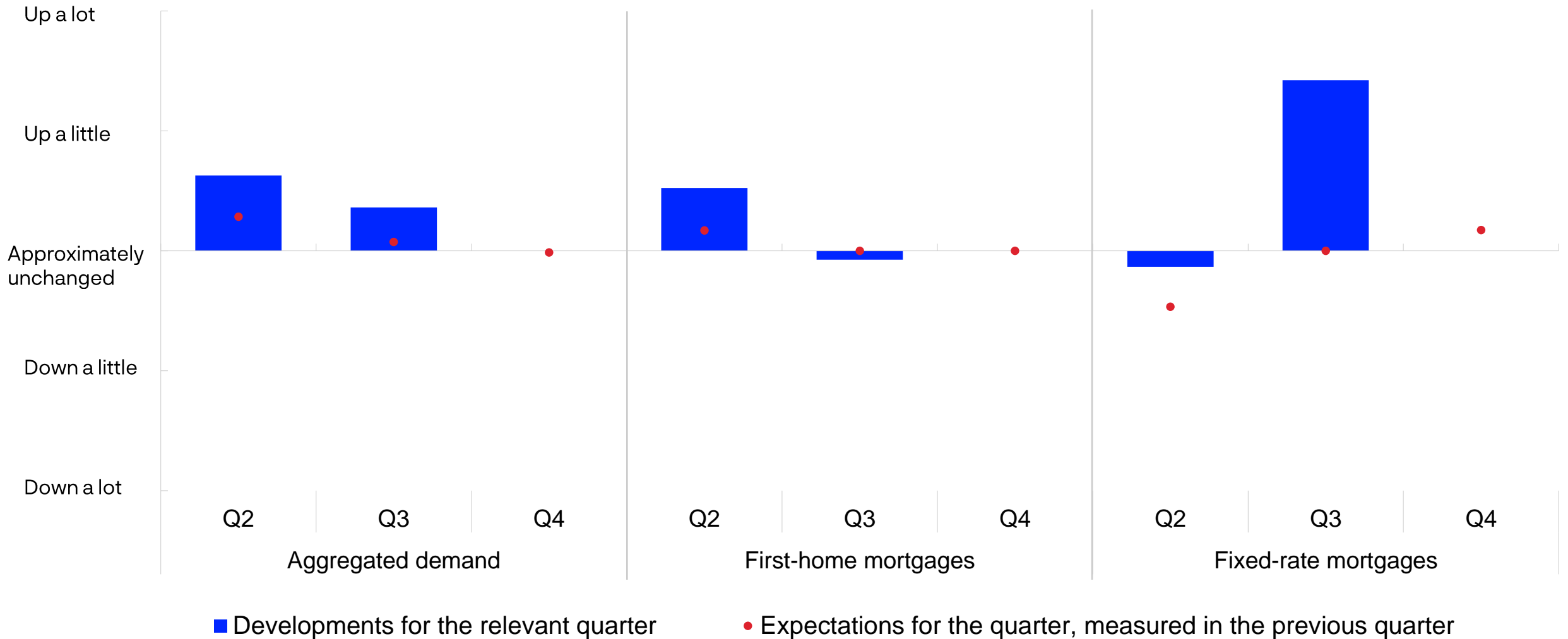
Change from previous quarter. 2007 Q4 – 2024 Q4



# Household residential mortgage demand

Source: Norges Bank

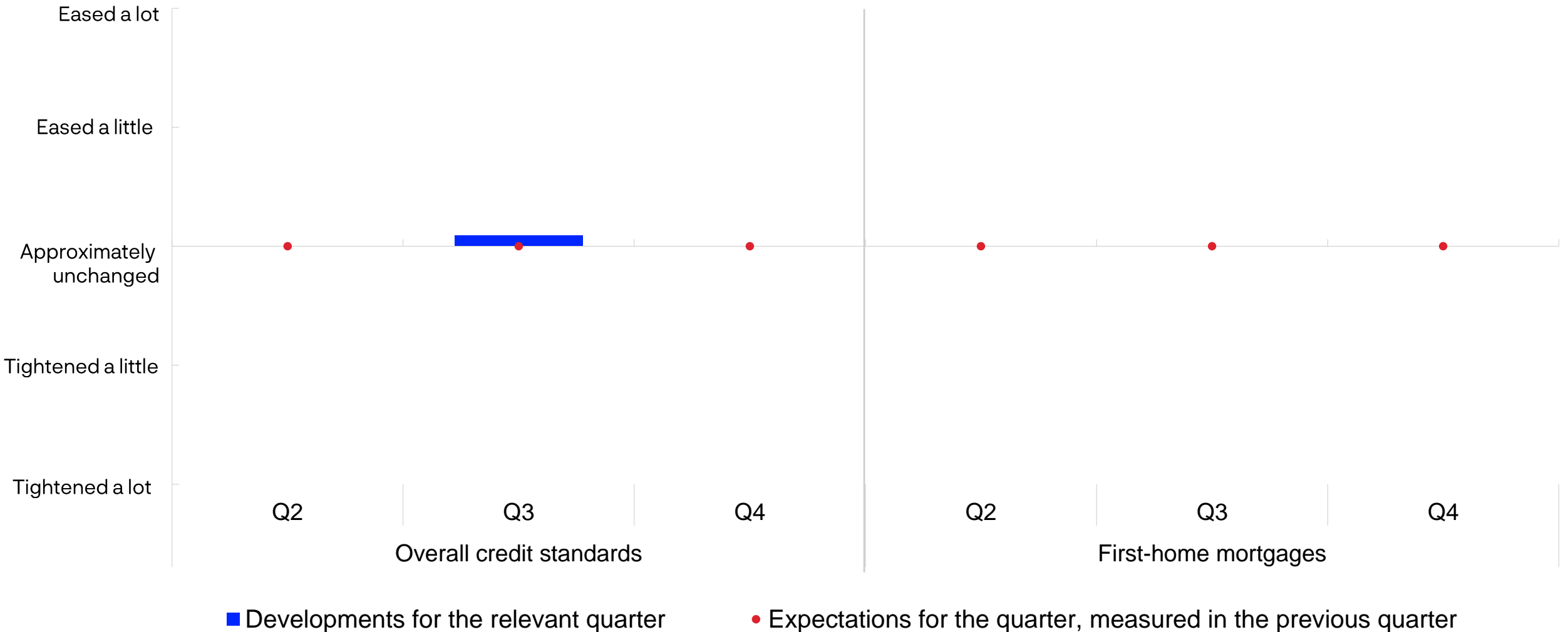
Change from previous quarter. 2024 Q2 – 2024 Q4



# Credit standards for households

Source: Norges Bank

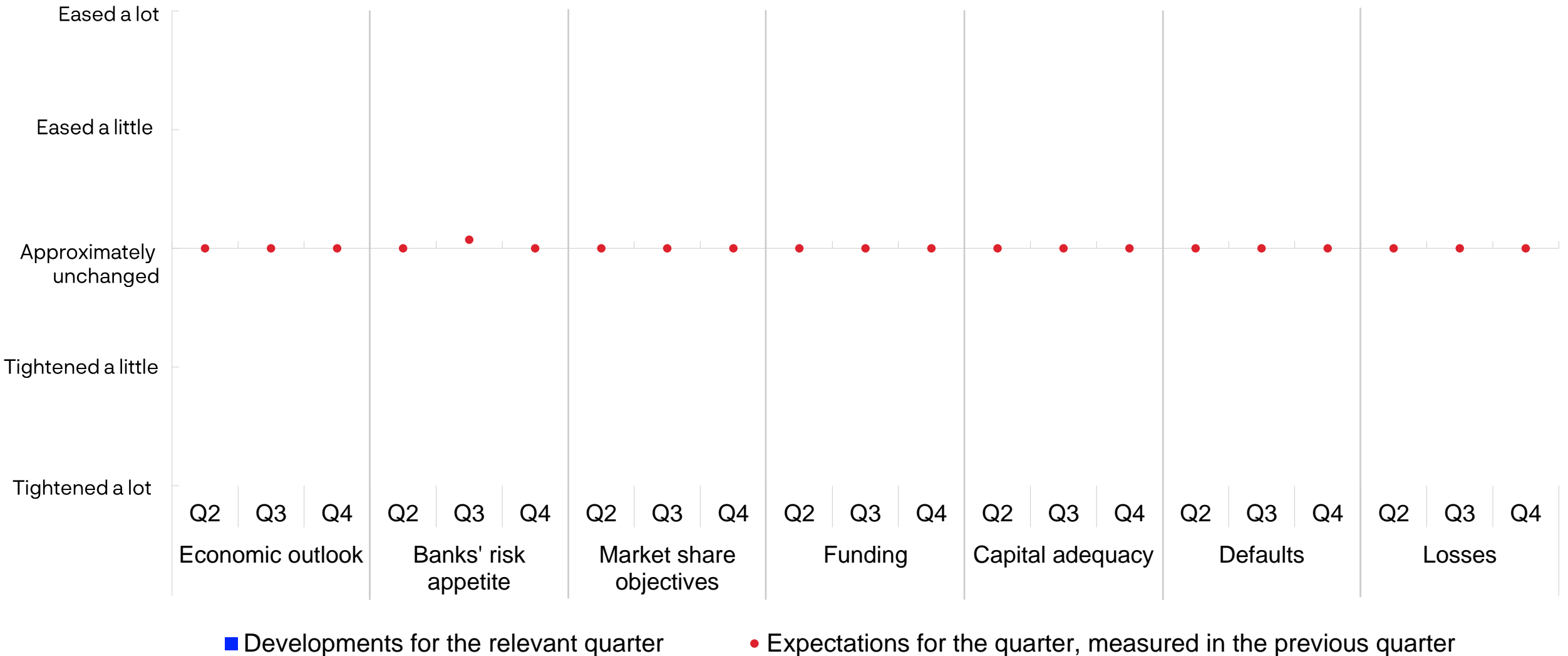
Change from previous quarter. 2024 Q2 – 2024 Q4



# Factors affecting credit standards for households

Source: Norges Bank

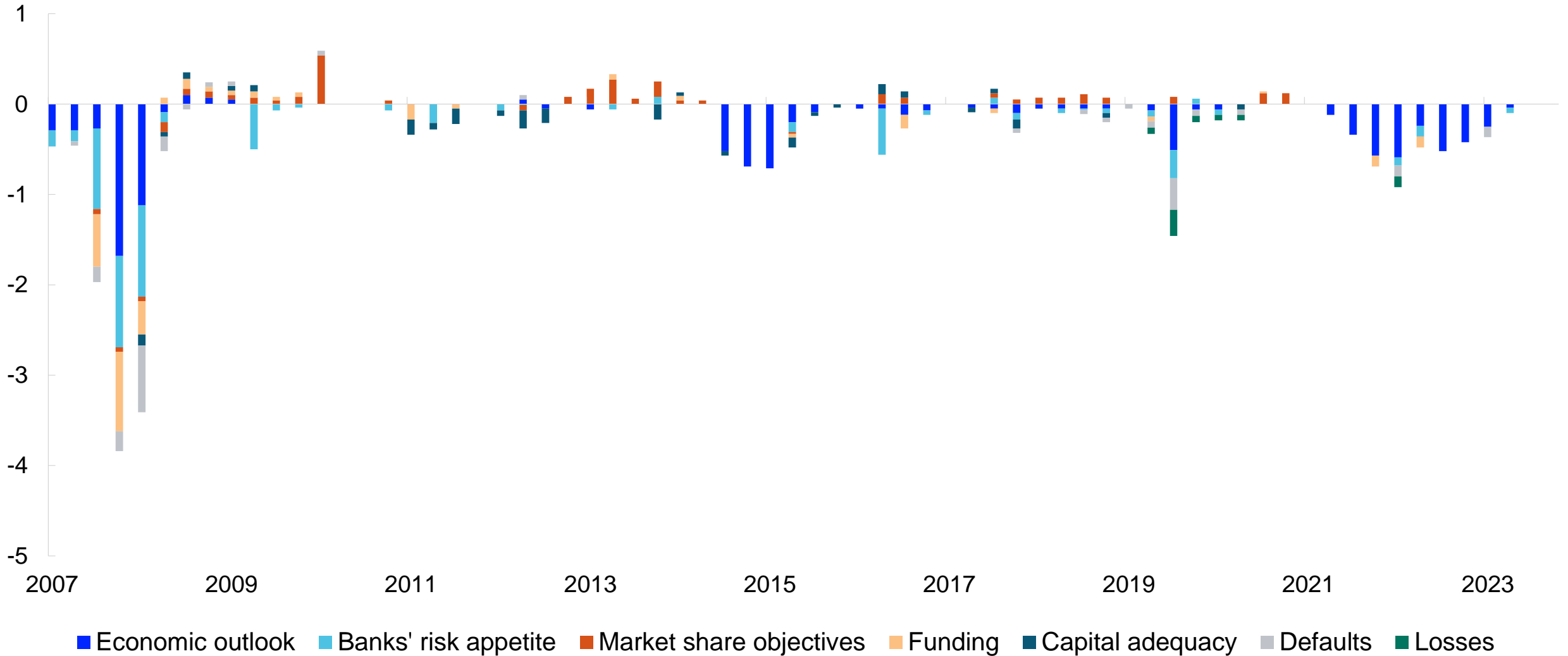
Change from previous quarter. 2024 Q2 – 2024 Q4



# Factors affecting credit standards for households

Source: Norges Bank

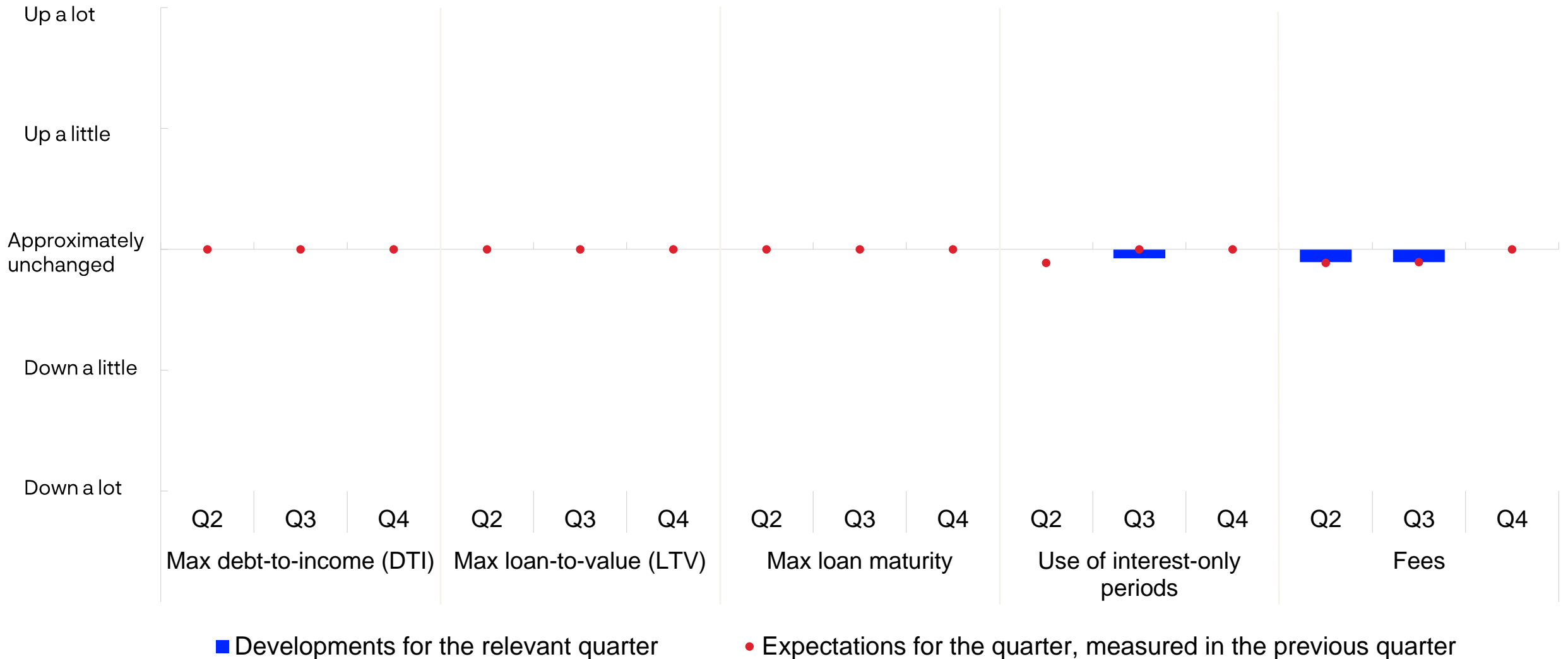
Change from previous quarter. 2007 Q4 – 2024 Q3



# Loan conditions for households

Source: Norges Bank

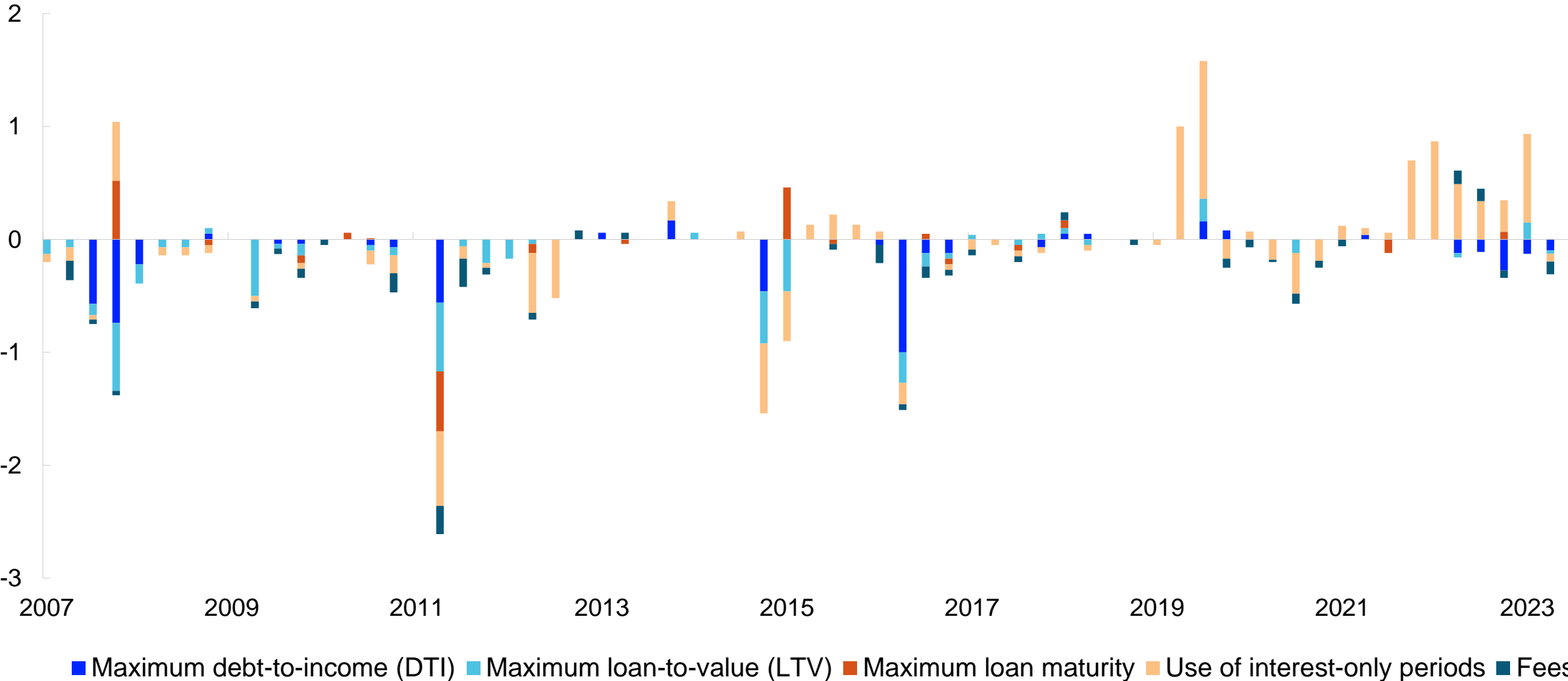
Change from previous quarter. 2024 Q2 – 2024 Q4



# Loan conditions for households

Source: Norges Bank

Change from previous quarter. 2007 Q4 – 2024 Q3

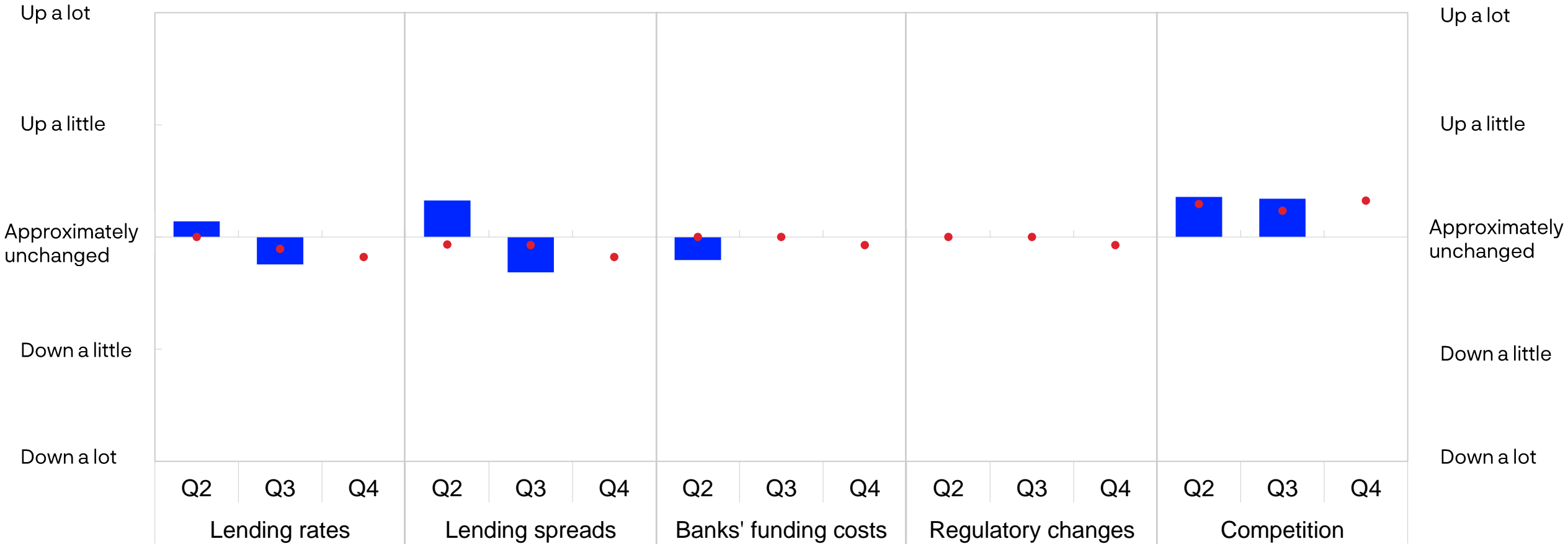




# Banks' operating environment, lending spreads and lending rates. Residential mortgage loans

Source: Norges Bank

Change from previous quarter. 2024 Q2 – 2024 Q4



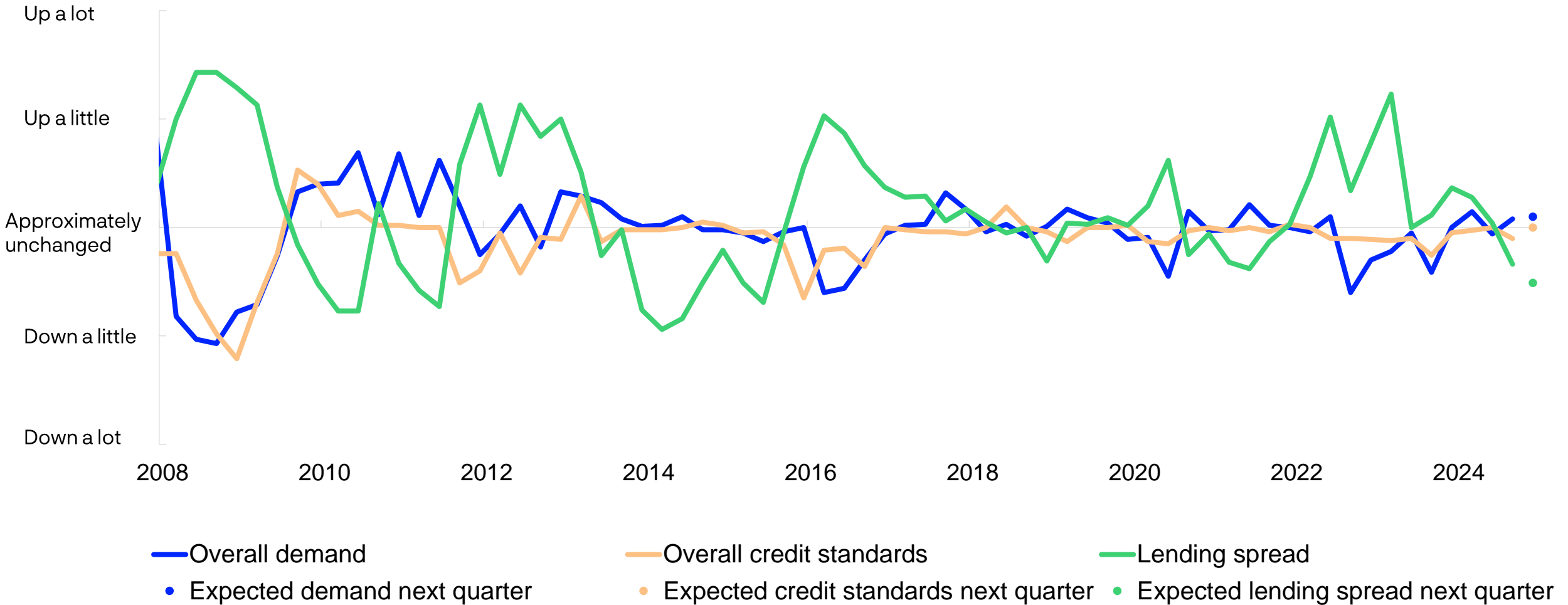
■ Developments for the relevant quarter

● Expectations for the quarter, measured in the previous quarter

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

Source: Norges Bank

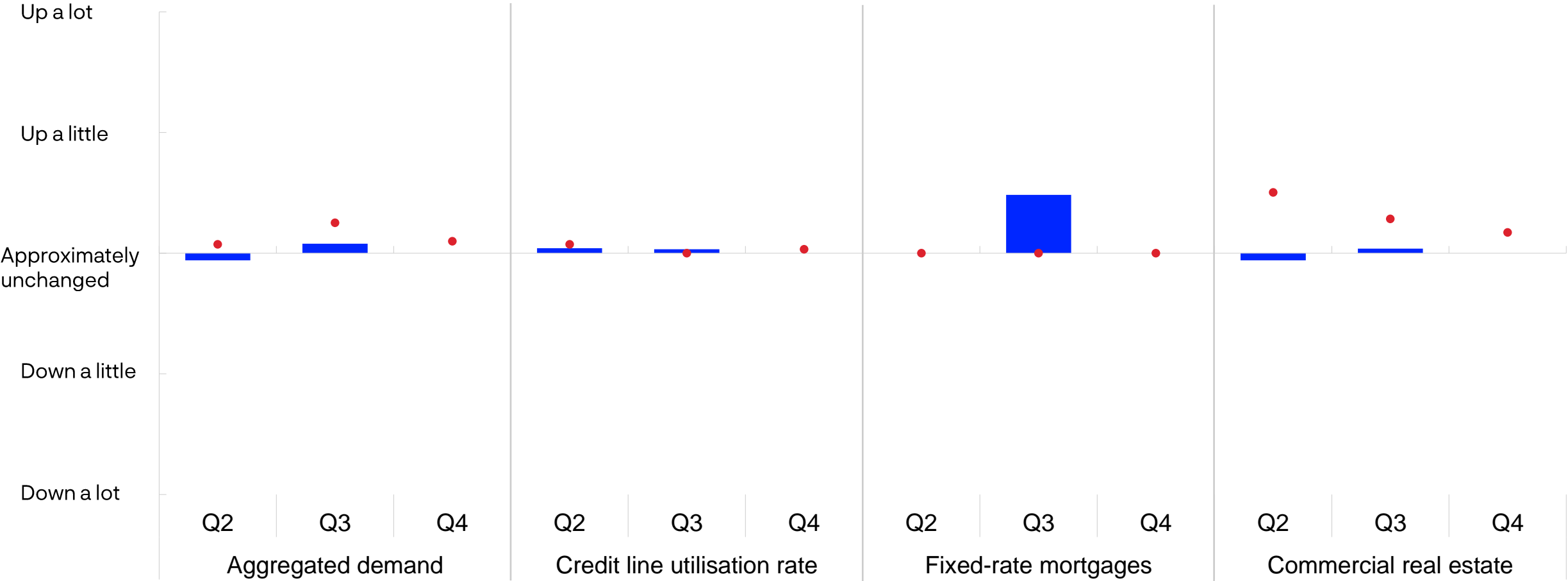
Change from previous quarter. 2007 Q4 – 2024 Q4



# Credit demand from non-financial enterprises

Source: Norges Bank

Change from previous quarter. 2024 Q2 – 2024 Q4



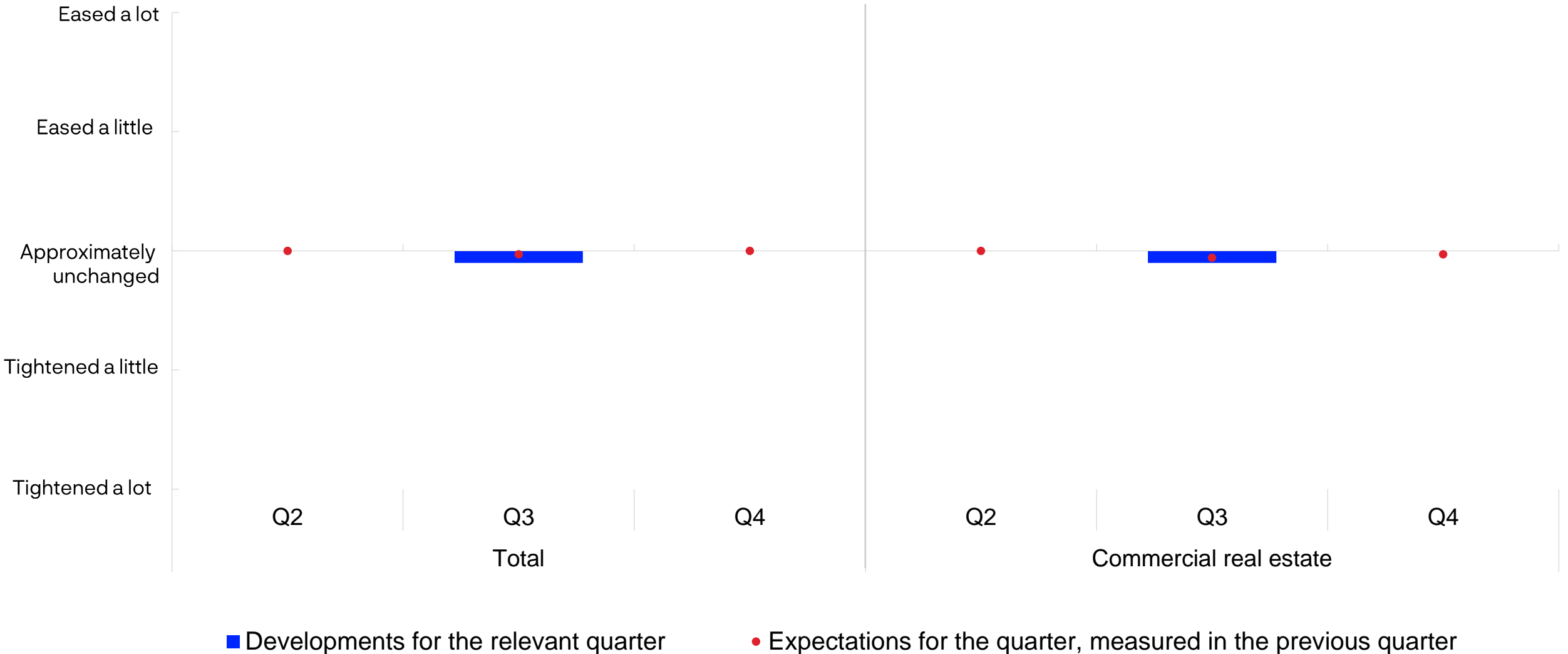
■ Developments for the relevant quarter

● Expectations for the quarter, measured in the previous quarter

# Credit standards for non-financial enterprises

Source: Norges Bank

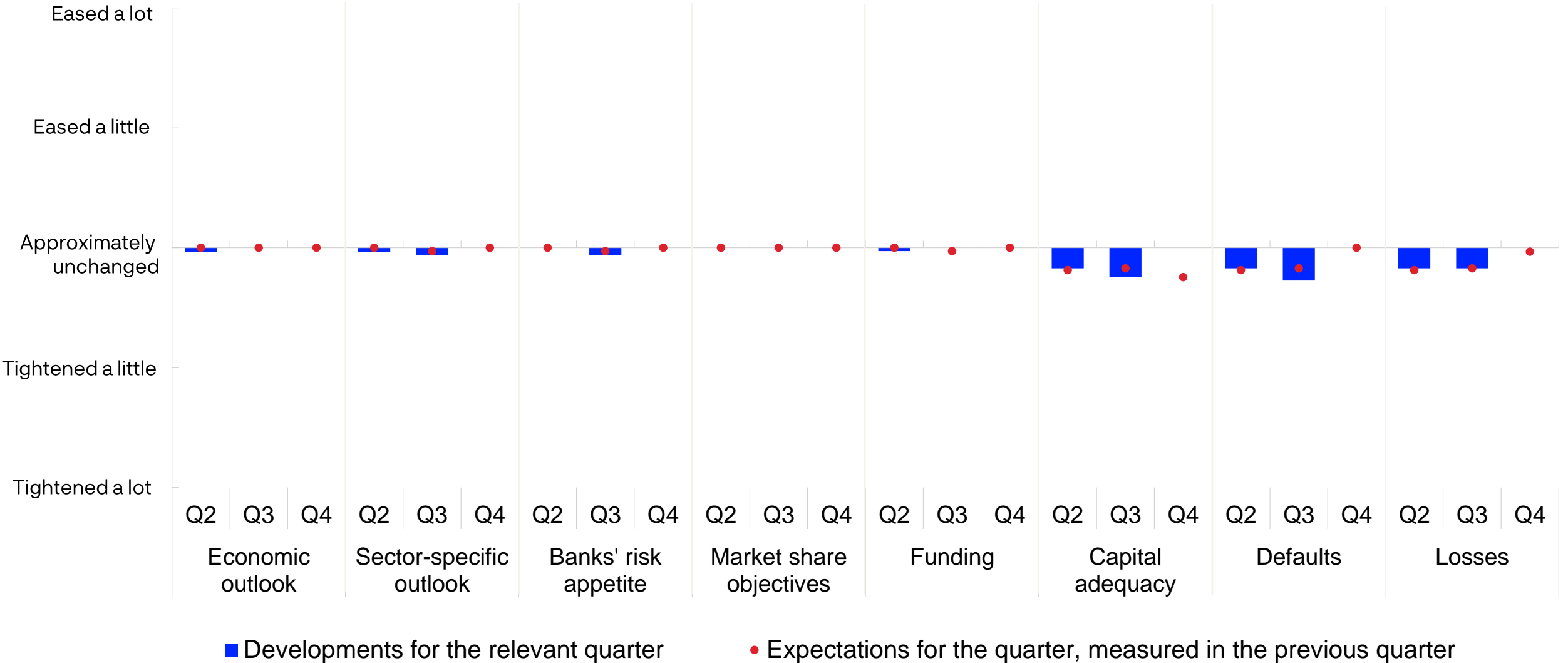
Change from previous quarter. 2024 Q2 – 2024 Q4



# Factors affecting credit standards for non-financial enterprises

Source: Norges Bank

Change from previous quarter. 2024 Q2 – 2024 Q4

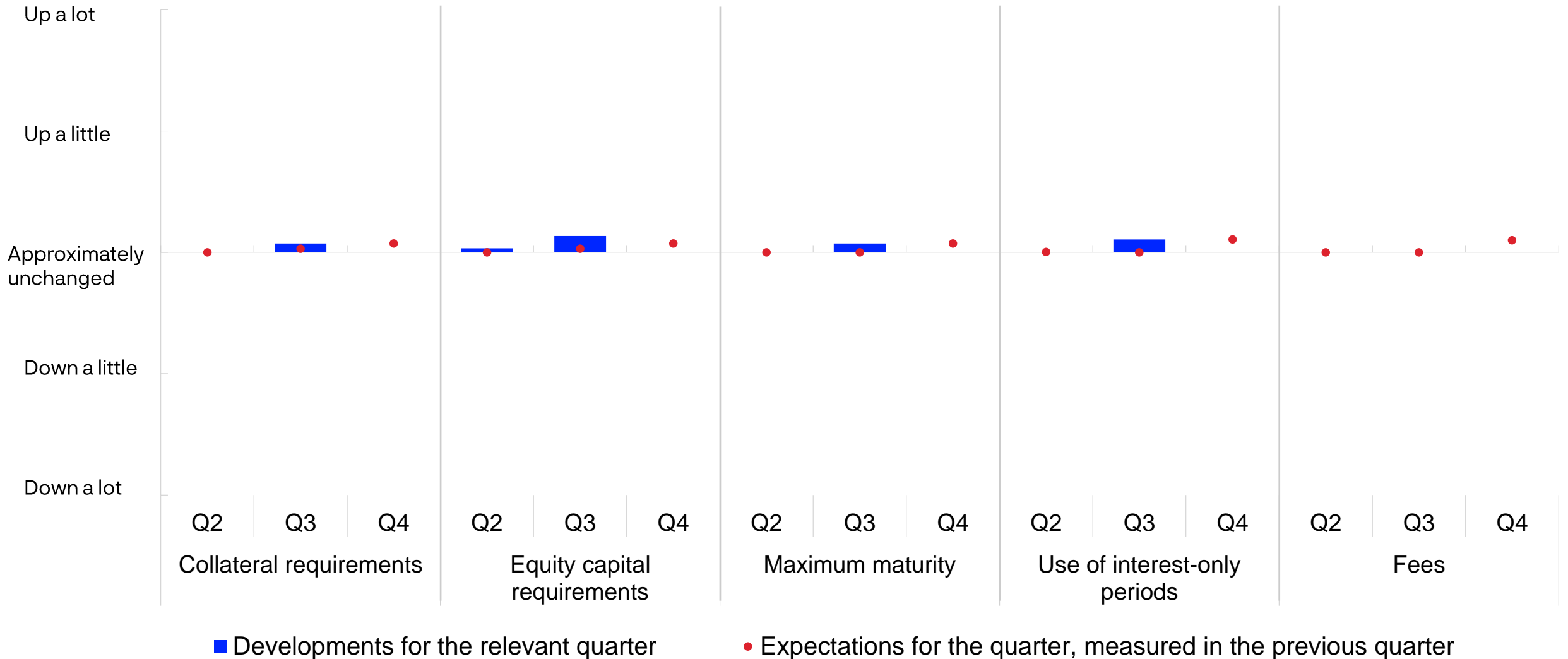




# Loan conditions for non-financial enterprises

Source: Norges Bank

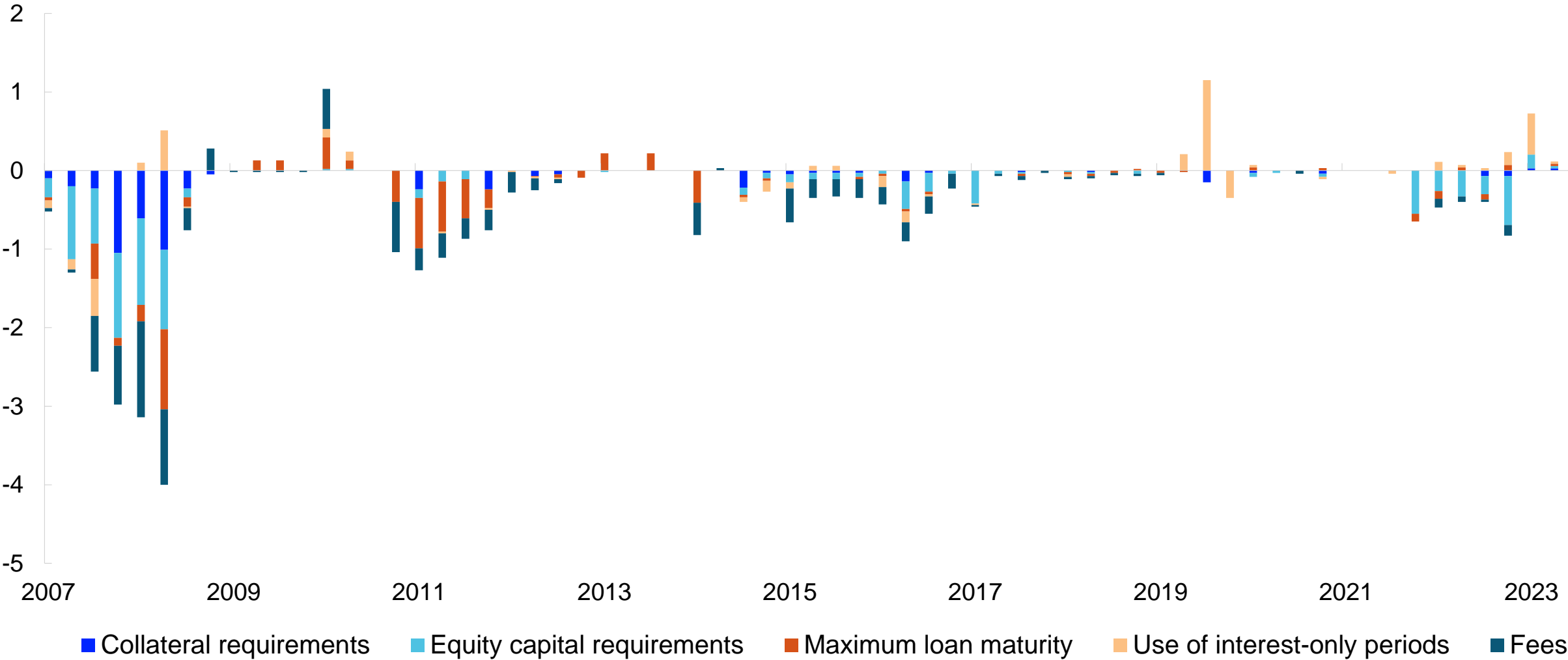
Change from previous quarter. 2024 Q2 – 2024 Q4



# Loan conditions for non-financial enterprises

Source: Norges Bank

Change from previous quarter. 2007 Q4 – 2024 Q3





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

Source: Norges Bank

Change from previous quarter. 2024 Q2 – 2024 Q4

