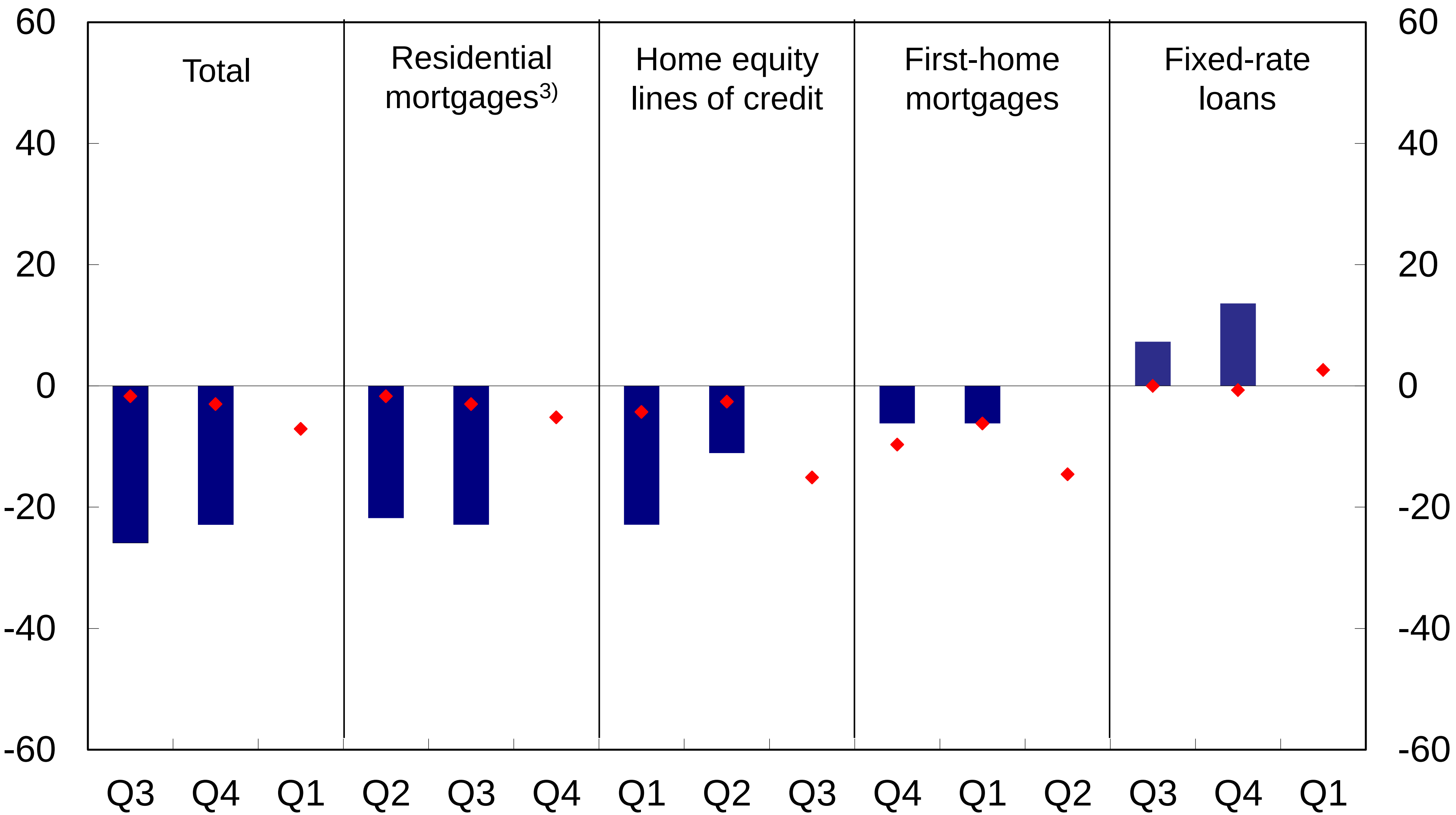
Norges Bank's Survey of Bank Lending

2015 Q4

Chart 1 Household credit demand. Net balances[1), 2)]



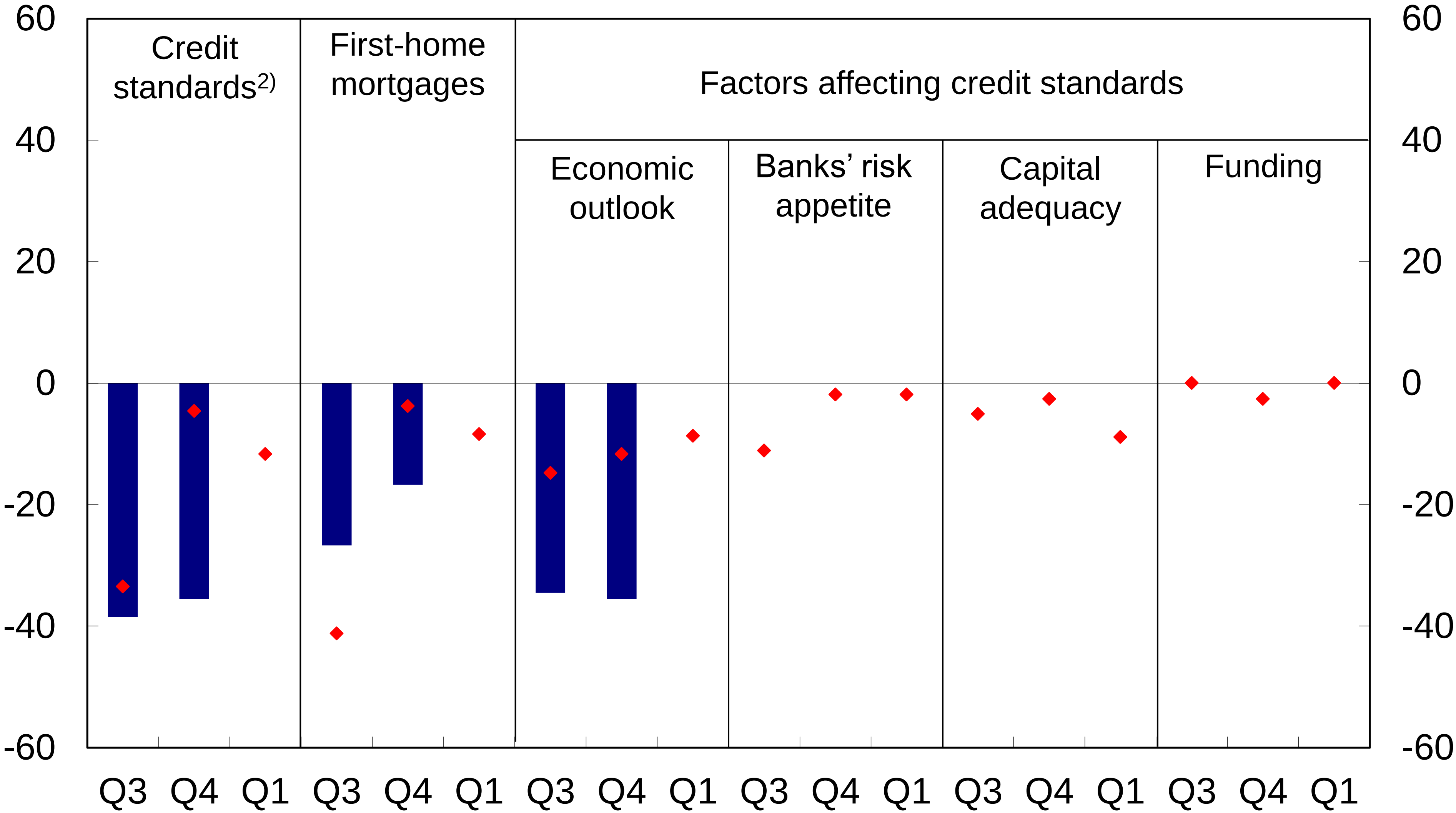
1) Net balances are calculated by weighting together the responses in the survey. The blue bars show reported developments for the relevant quarter. The red diamonds show expected developments for that quarter. As from 2015 Q2, there are nine banks in the sample and the weights are based on market shares in 2014.

2) Negative net balances denote falling demand.

3) Repayment loans secured on dwellings.

Source: Norges Bank

Chart 2 Change in credit standards for households. Factors affecting credit standards. Net balances[1)]

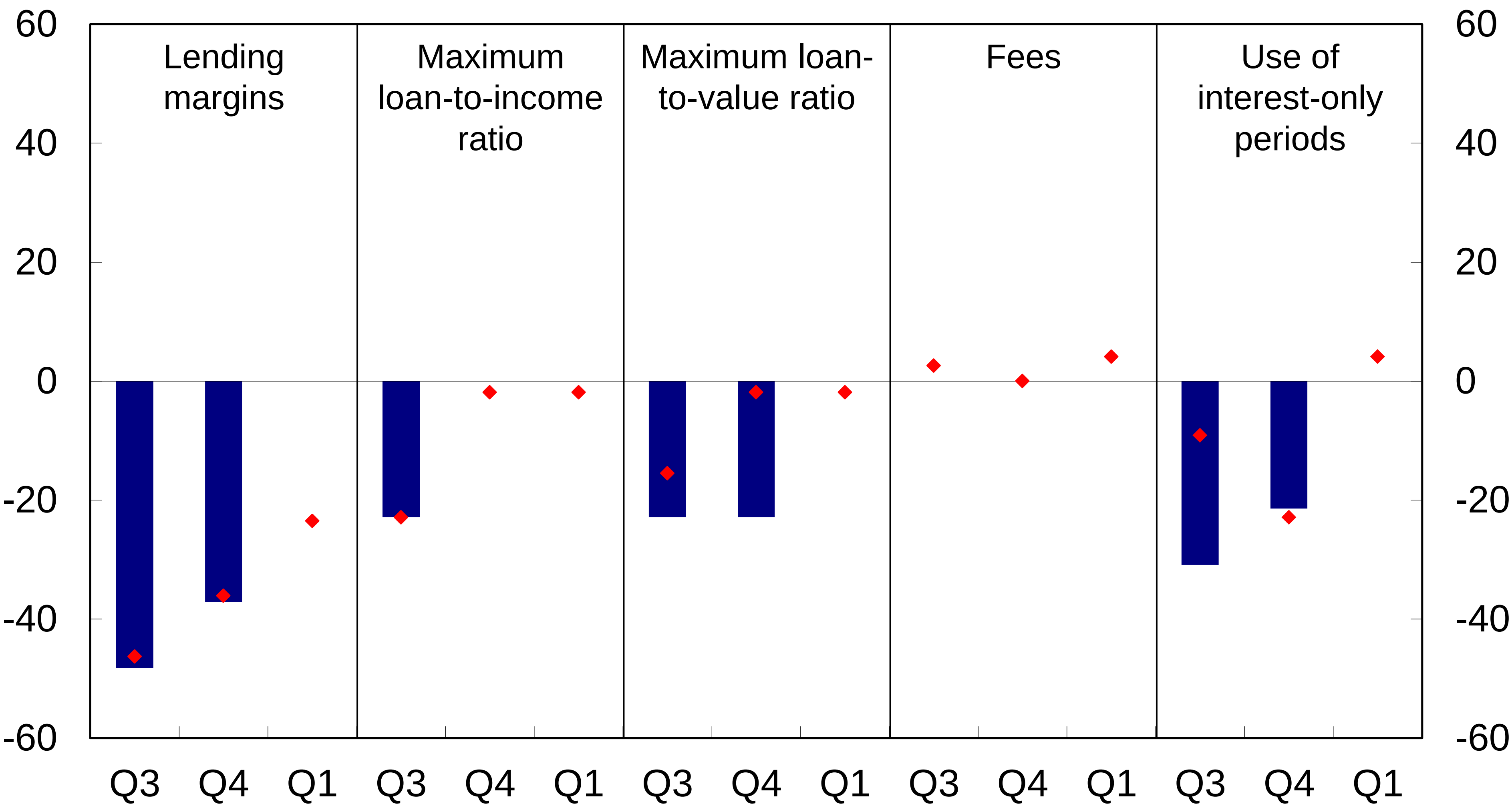


1) See footnote 1 in Chart 1.

2) Negative net balances denote tighter credit standards.

Source: Norges Bank

Chart 3 Change in loan conditions for households. Net percentage balances[1), 2)]

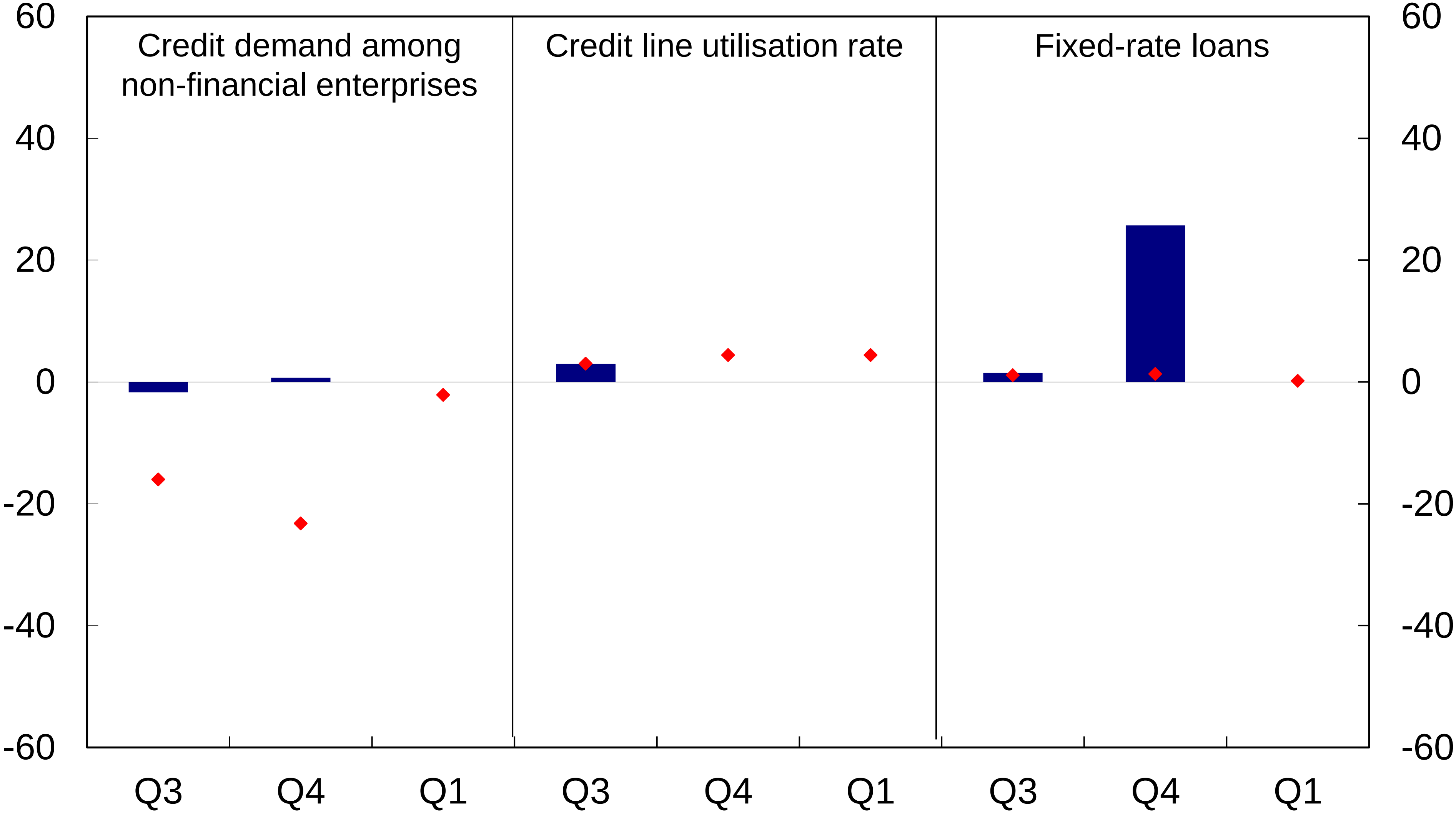


1) See footnote 1 in Chart 1.

2) Positive net percentage balances for lending margins denote higher lending margins. Positive net percentage balances for lending margins and fees denote tighter credit standards. Negative net percentage balances for maximum LTI ratio, maximum LTV ratio and use of interest-only periods denote tighter credit standards.

Source: Norges Bank

Chart 4 Credit demand among non-financial enterprises and credit line utilisation rate. Net percentage balances[1), 2)]

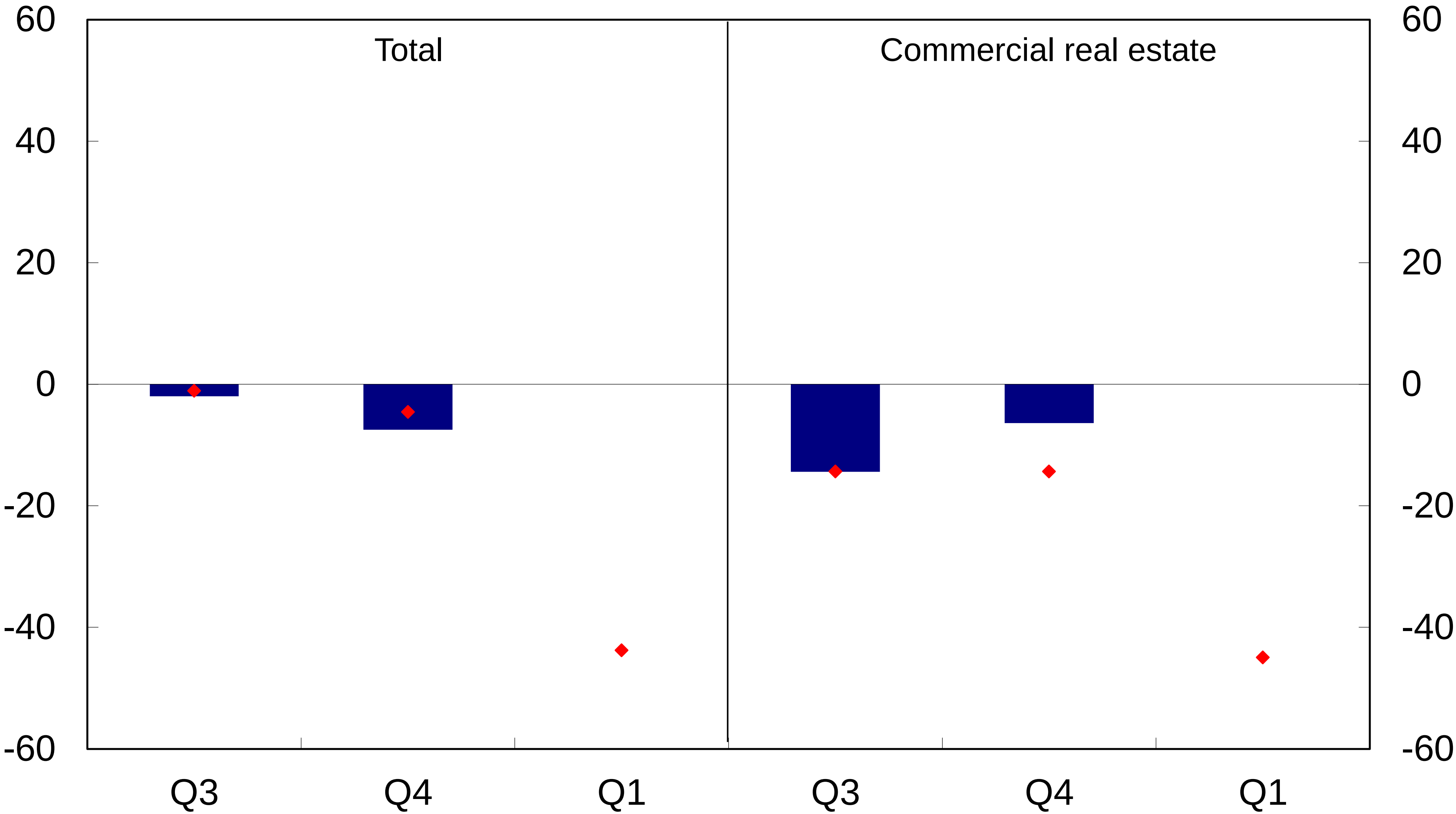


1) See footnote 1 in Chart 1.

2) Positive net percentage balances denote increased demand or increased credit line utilisation rate.

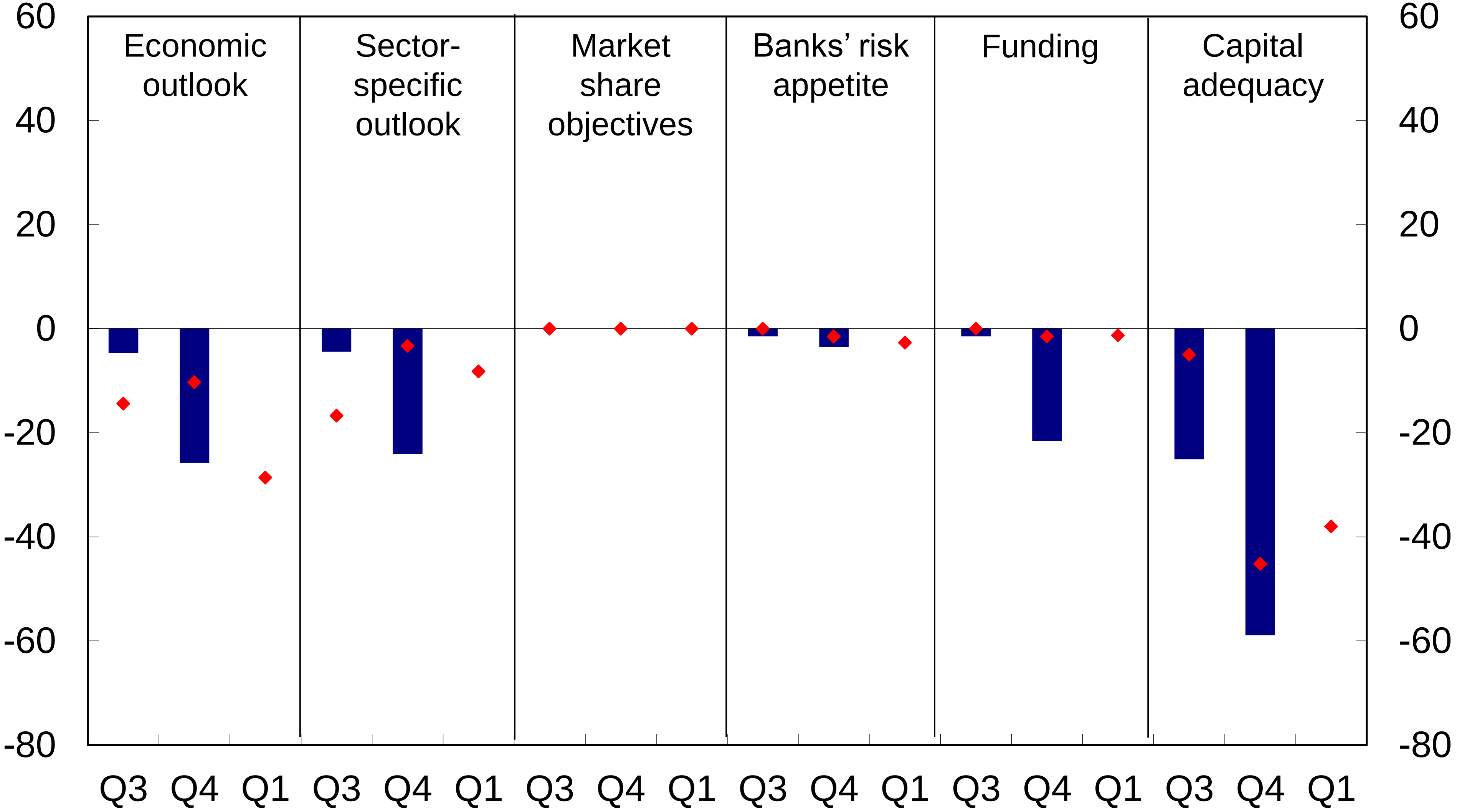
Source: Norges Bank

Chart 5 Change in credit standards for non-financial enterprises. Net balances[1), 2)]



1) See footnote 1 in Chart 1.
2) Negative net balances denote tighter credit standards.
Source: Norges Bank

Chart 6 Factors affecting credit standards for non-financial enterprises. Net balances[1), 2)]

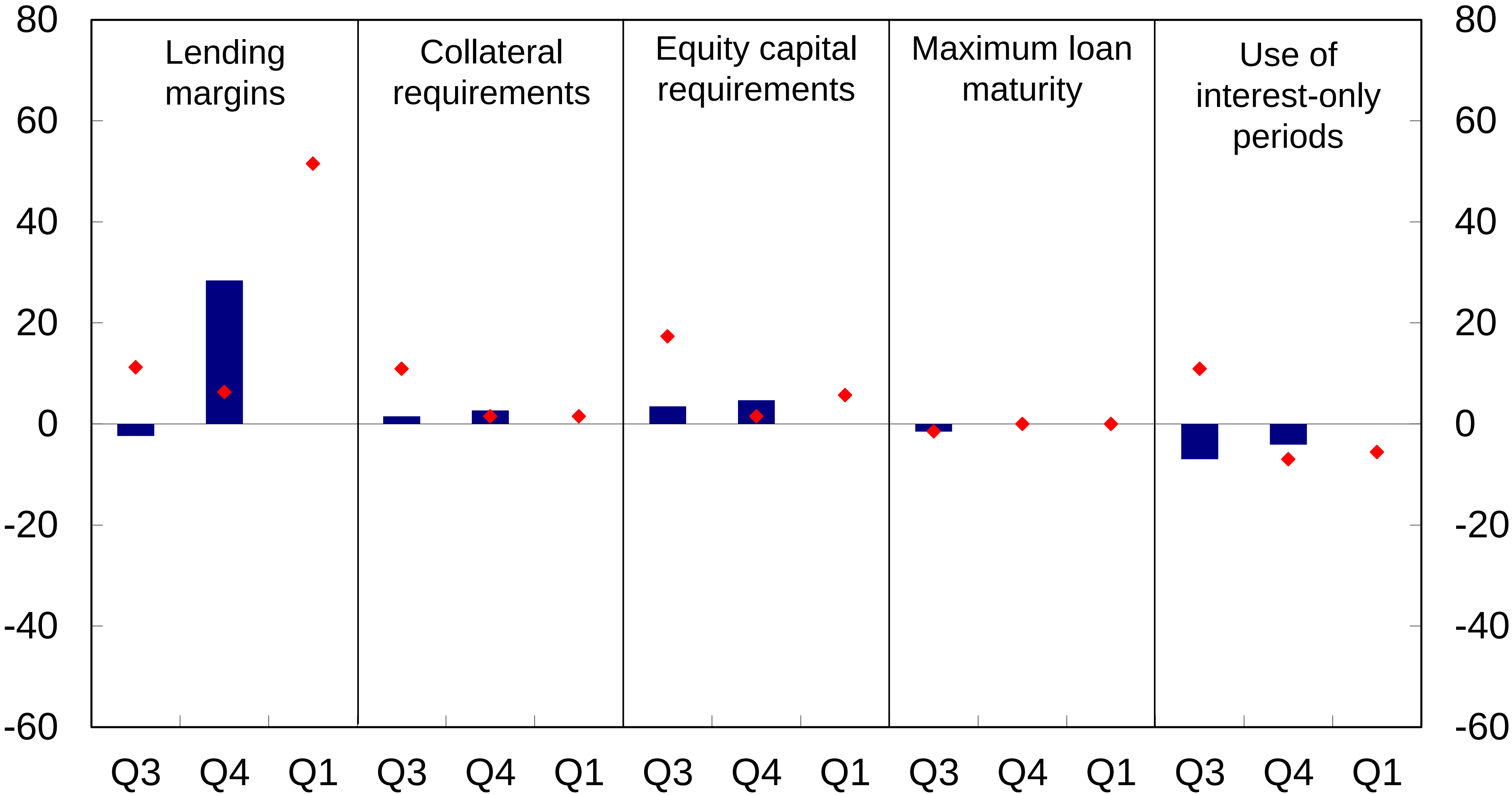


1) See footnote 1 in Chart 1.

2) Negative net balances denote tighter credit standards.

Source: Norges Bank

Chart 7 Change in loan conditions for non-financial enterprises. Net balances[1), 2)]



1) See footnote 1 in Chart 1.

2) Positive net balances for lending margins denote higher lending margins. Positive net balances for lending margins, collateral requirements, equity capital requirements and fees denote tighter credit standards. Negative net balances for maximum loan maturity denote tighter credit standards.

Source: Norges Bank