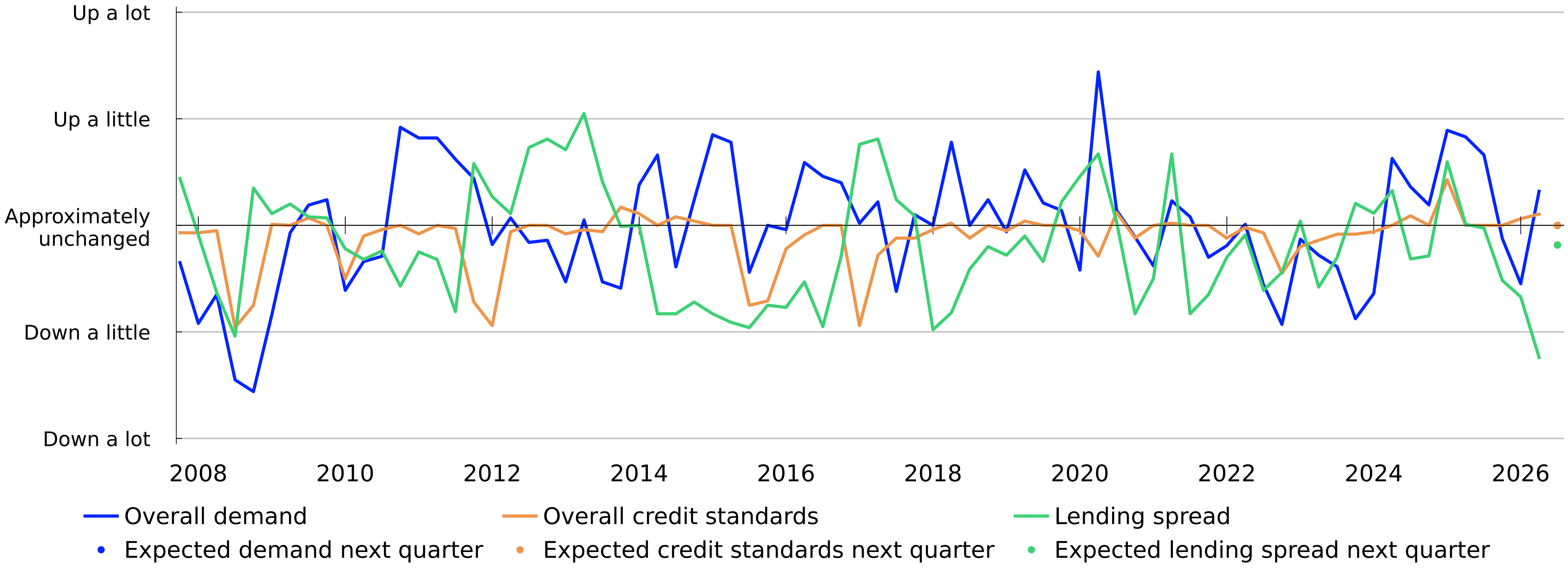
Norges Bank

Norges Bank's Survey of Bank Lending

2026 Q2

Residential mortgage demand, credit standards and lending spreads

Change from previous quarter. 2007 Q4 – 2026 Q3

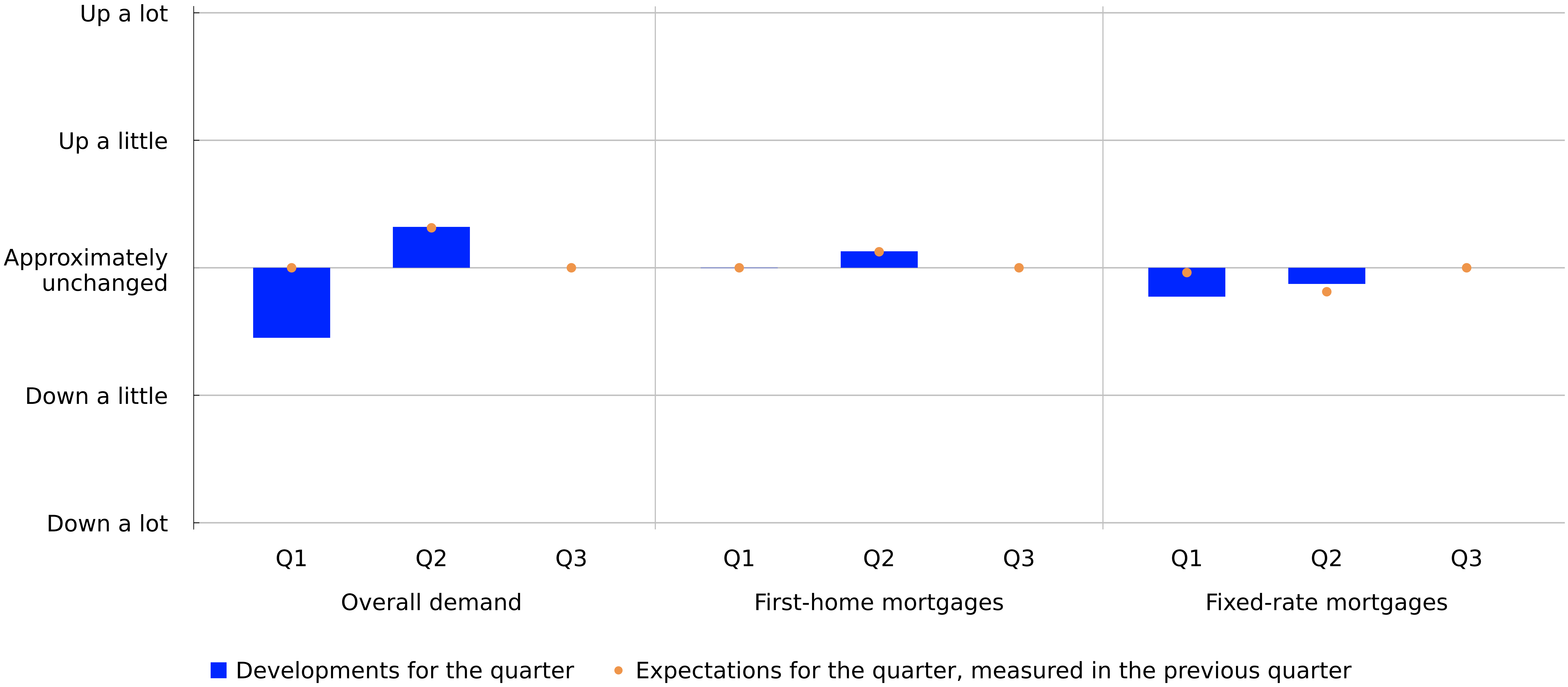


Easing of credit standards is shown as an increase and tightening of credit standards is shown as a decrease.

Source: Norges Bank

Household residential mortgage demand

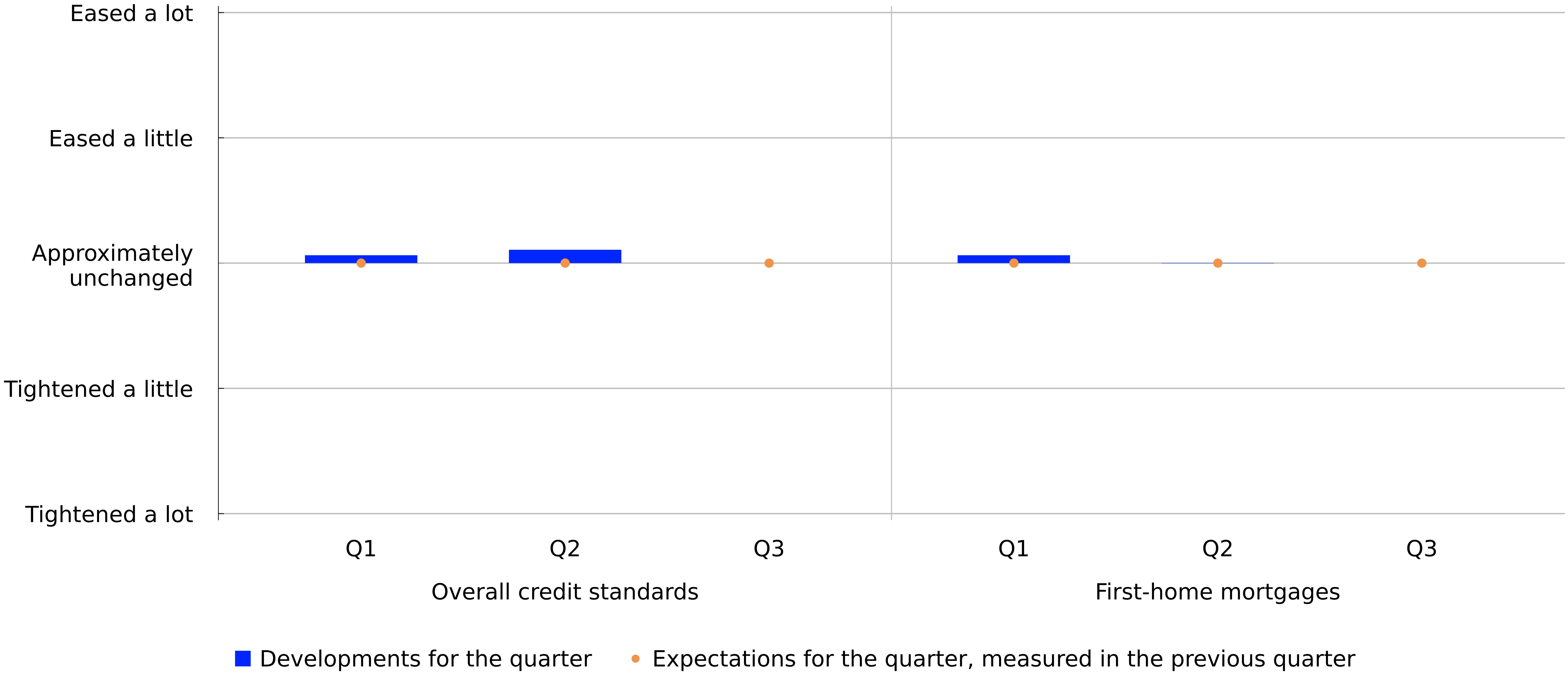
Change from previous quarter. 2026 Q1 – 2026 Q3



Source: Norges Bank

Credit standards for households

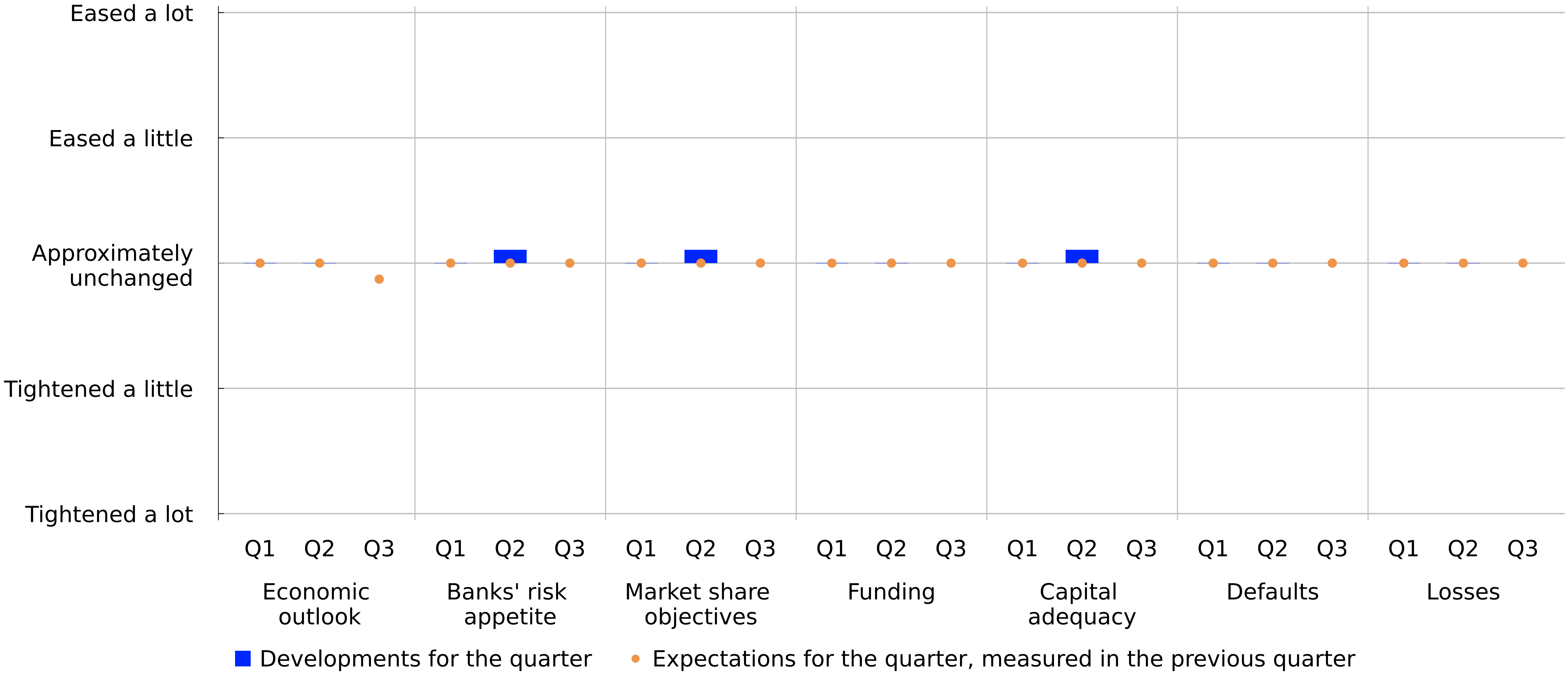
Change from previous quarter. 2026 Q1 – 2026 Q3



Source: Norges Bank

Factors affecting credit standards for households

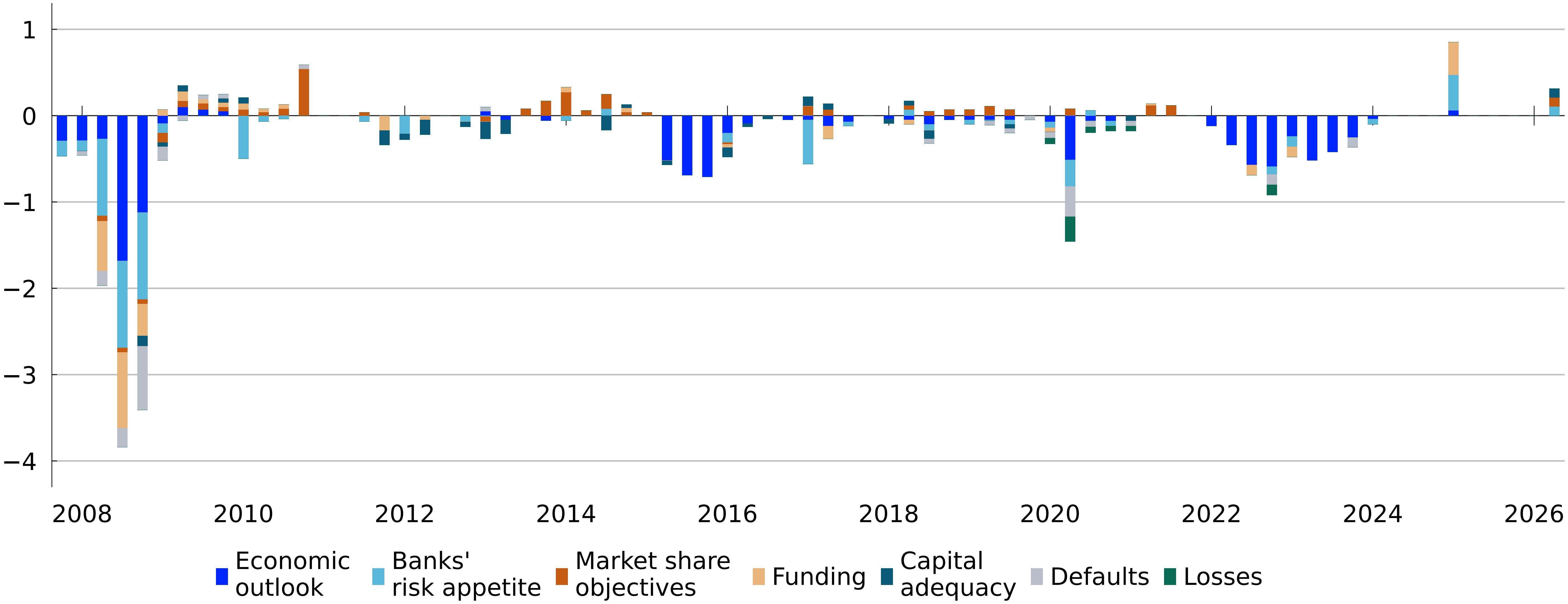
Change from previous quarter. 2026 Q1 – 2026 Q3



Source: Norges Bank

Factors affecting credit standards for households

Change from previous quarter. 2007 Q4 – 2026 Q2

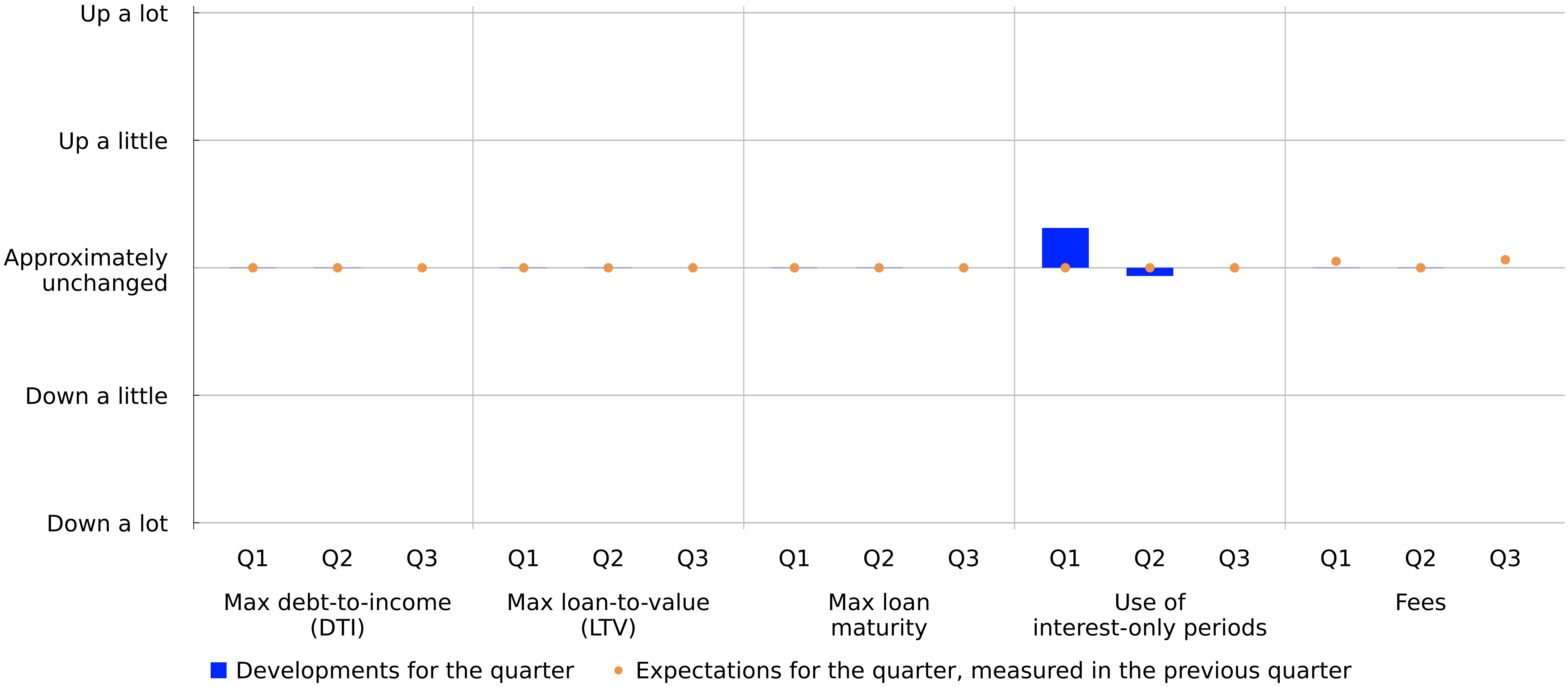


All factors reported by the banks are summed.
Positive values indicate an easing and negative values indicate a tightening.
If all banks answer "Eased a lot" for all factors, the aggregate value is 14.

Source: Norges Bank

Loan conditions for households

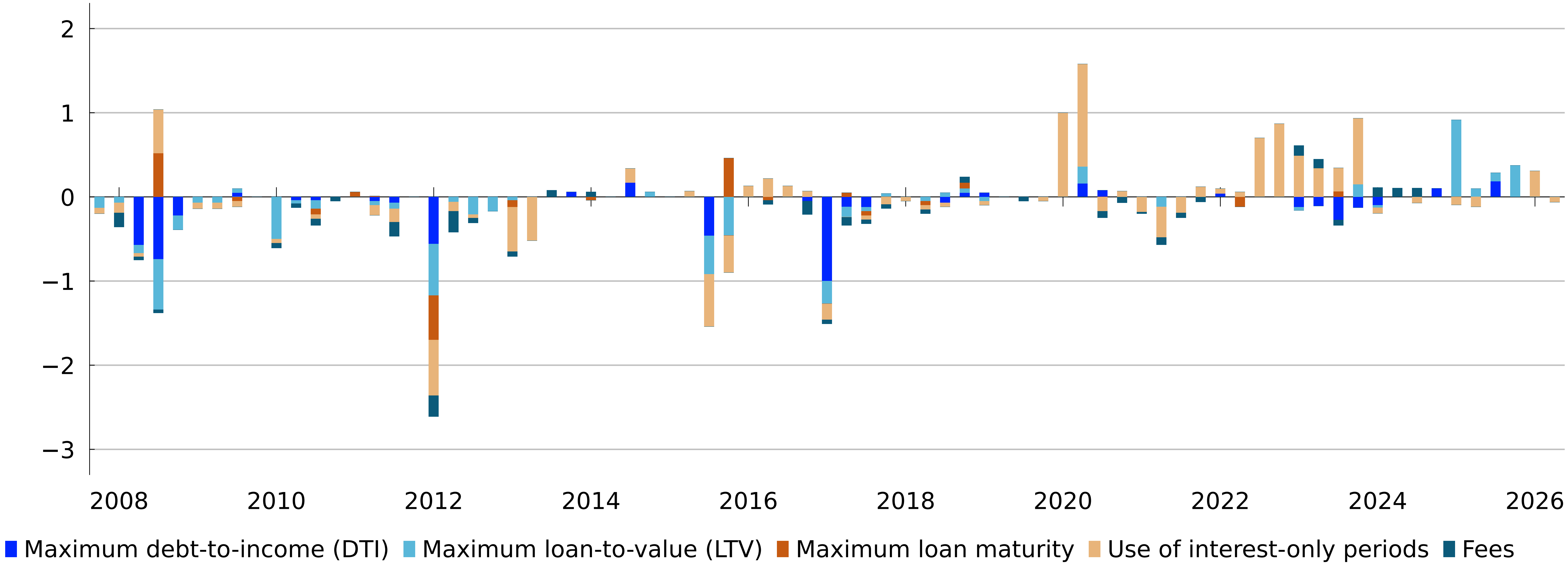
Change from previous quarter. 2026 Q1 – 2026 Q3



Source: Norges Bank

Loan conditions for households

Change from previous quarter. 2007 Q4 – 2026 Q2

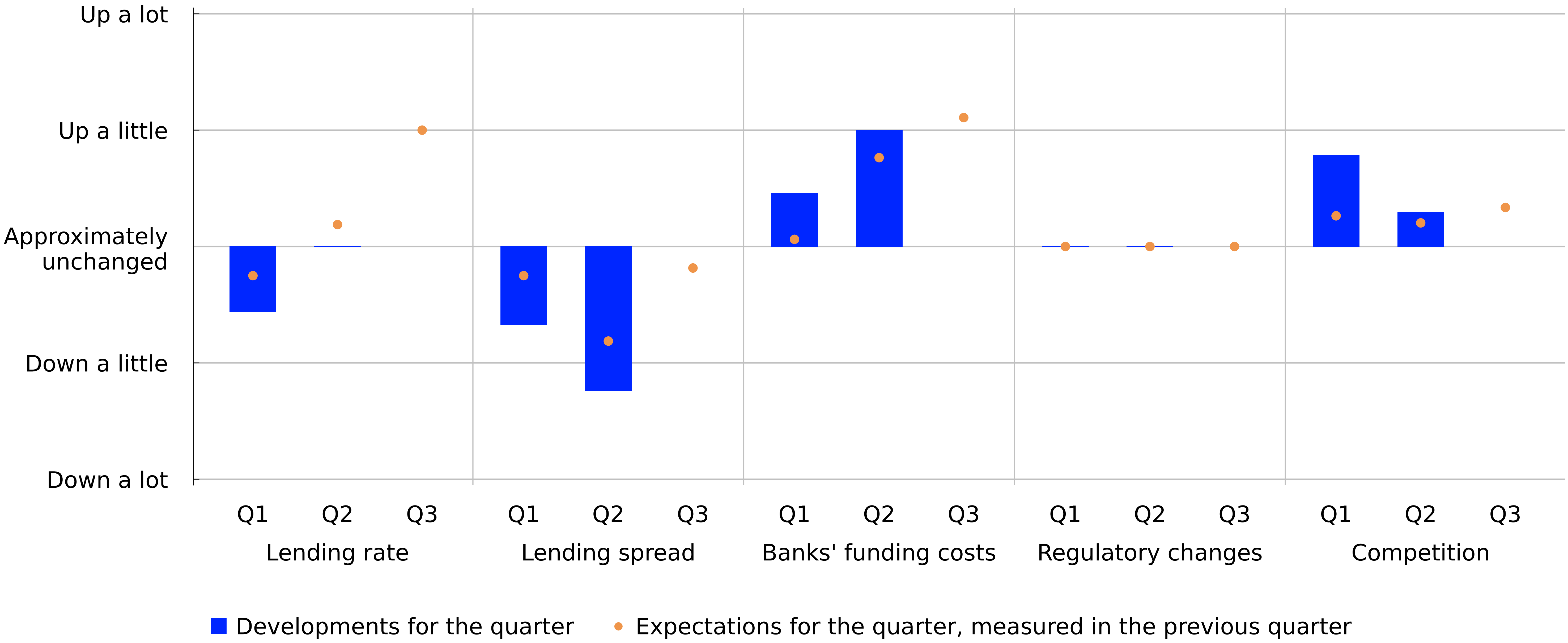


All factors reported by the banks are summed.
If all banks answer "Up a lot", the aggregate value is 10.
Positive values indicate that it is easier to obtain a loan.
As higher fees make it harder to obtain credit, the fee series has been negativised.

Source: Norges Bank

Banks' operating environment, lending spread and lending rate. Residential mortgage loans

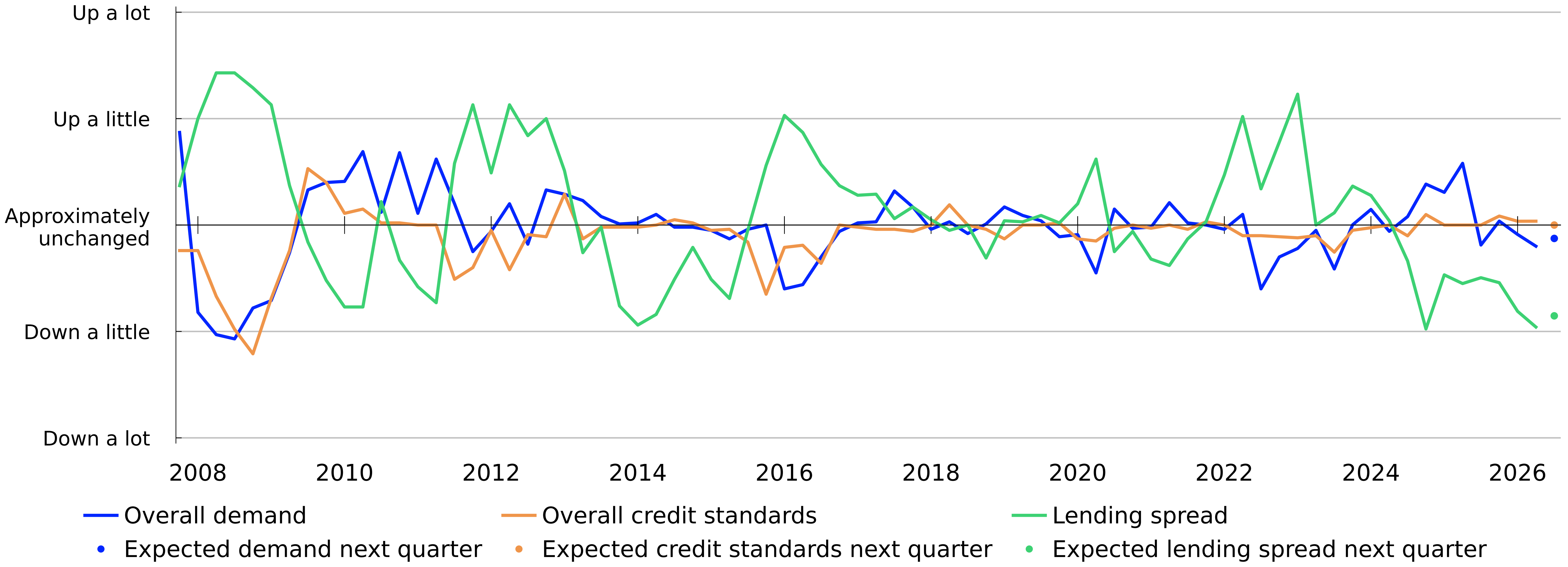
Change from previous quarter. 2026 Q1 – 2026 Q3



Source: Norges Bank

Credit demand, credit standards and lending spreads. Lending to non-financial corporates

Change from previous quarter. 2007 Q4 – 2026 Q3

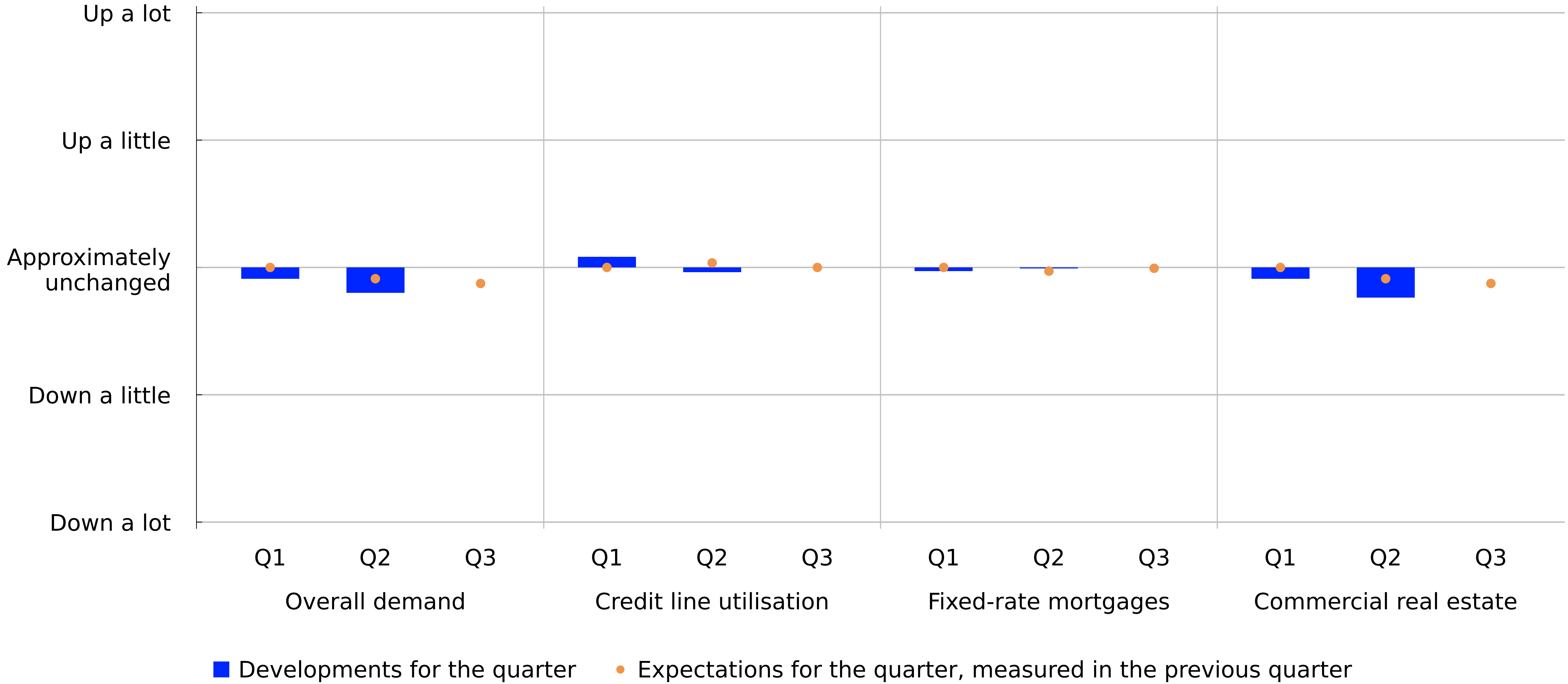


Easing of credit standards is shown as an increase and tightening of credit standards is shown as a decrease.

Source: Norges Bank

Credit demand from non-financial corporates

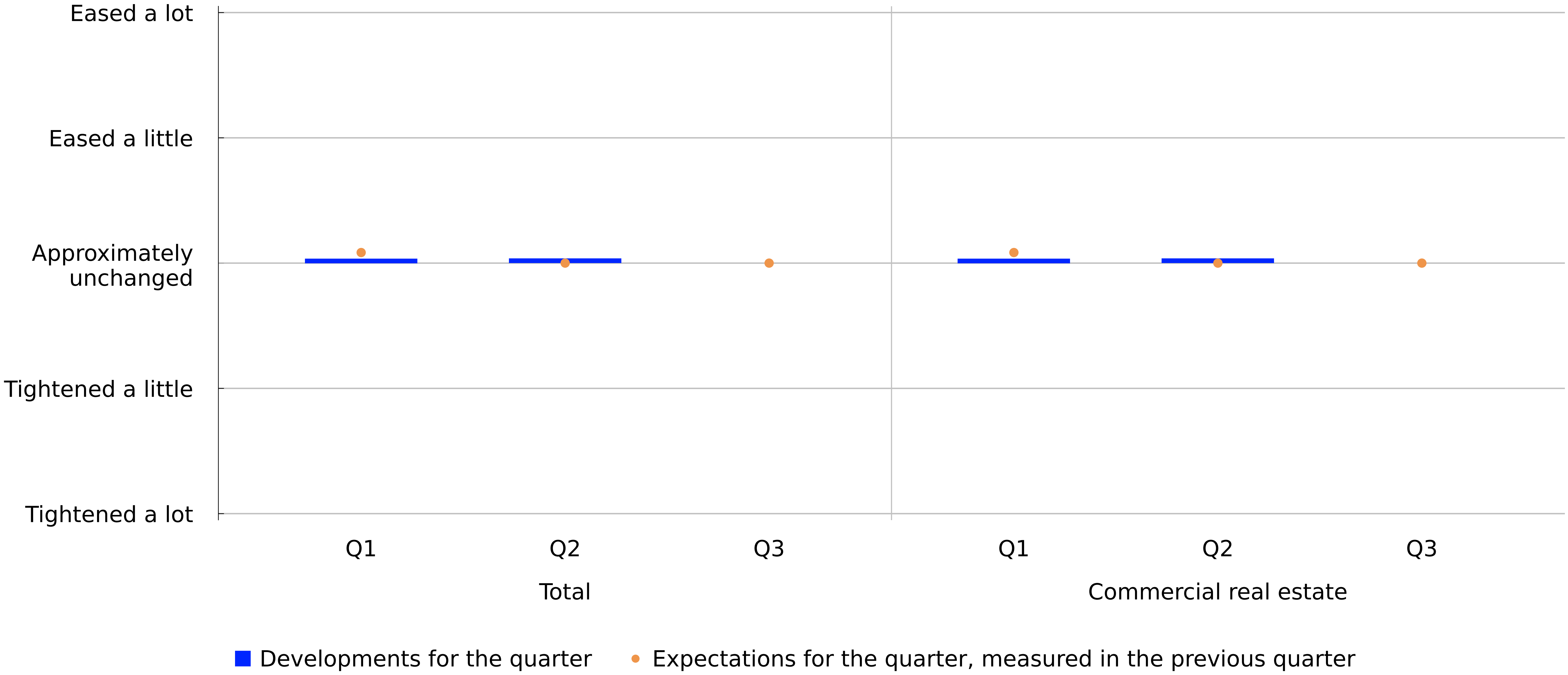
Change from previous quarter. 2026 Q1 – 2026 Q3



Source: Norges Bank

Credit standards for non-financial corporates

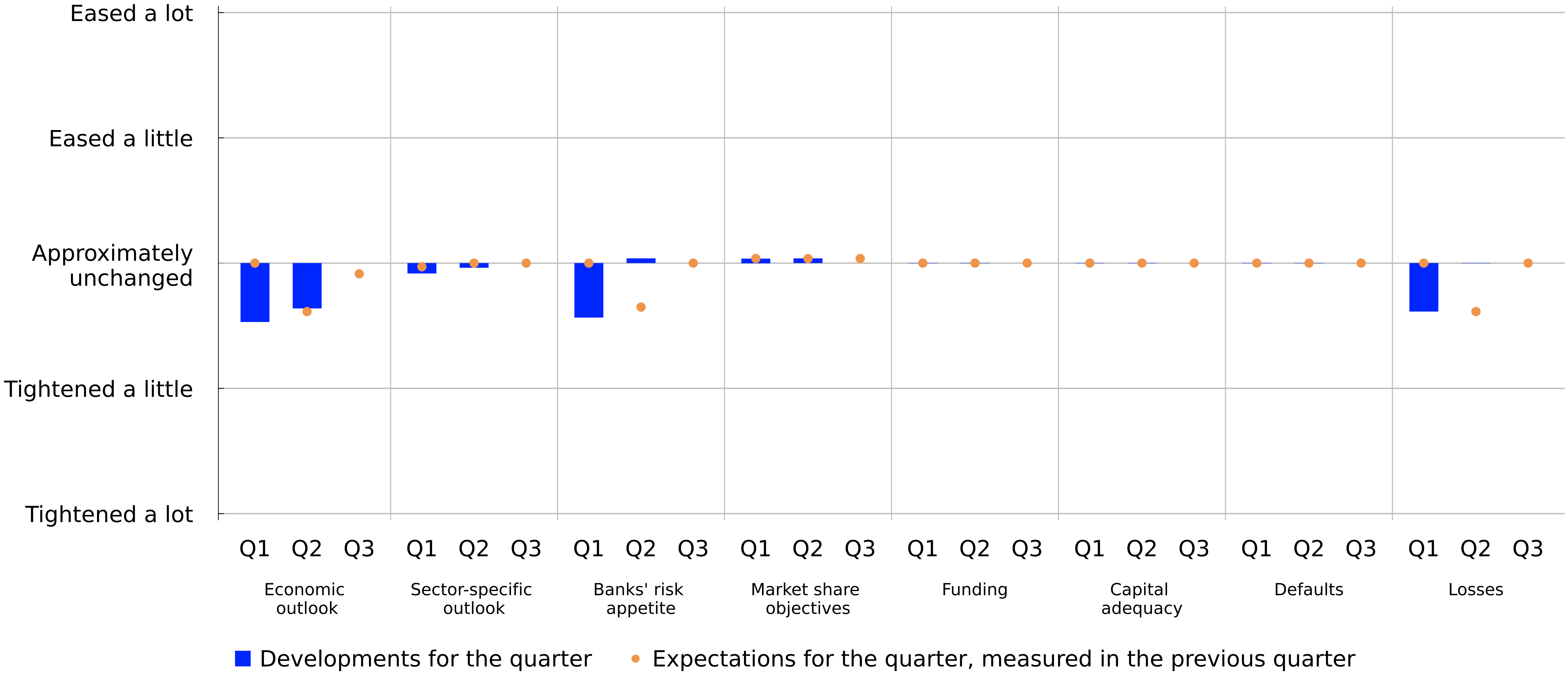
Change from previous quarter. 2026 Q1 – 2026 Q3



Source: Norges Bank

Factors affecting credit standards for non-financial corporates

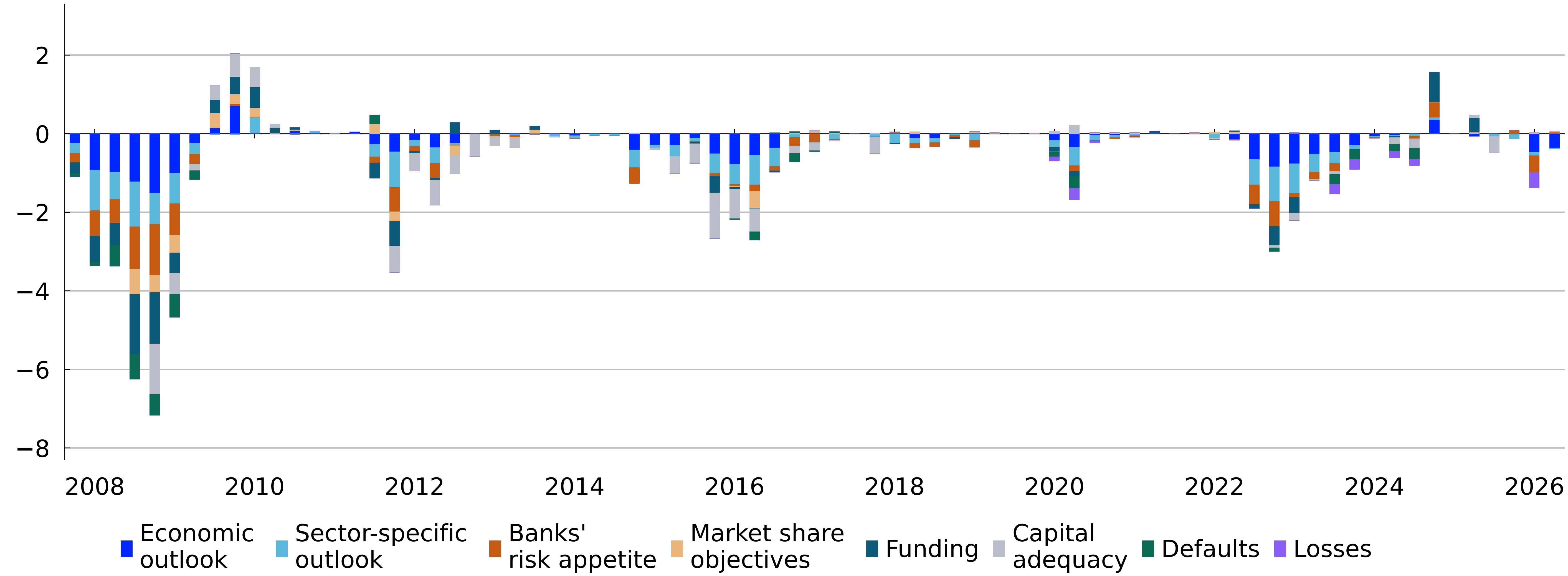
Change from previous quarter. 2026 Q1 – 2026 Q3



Source: Norges Bank

Factors affecting credit standards for non-financial corporates

Change from previous quarter. 2007 Q4 – 2026 Q2

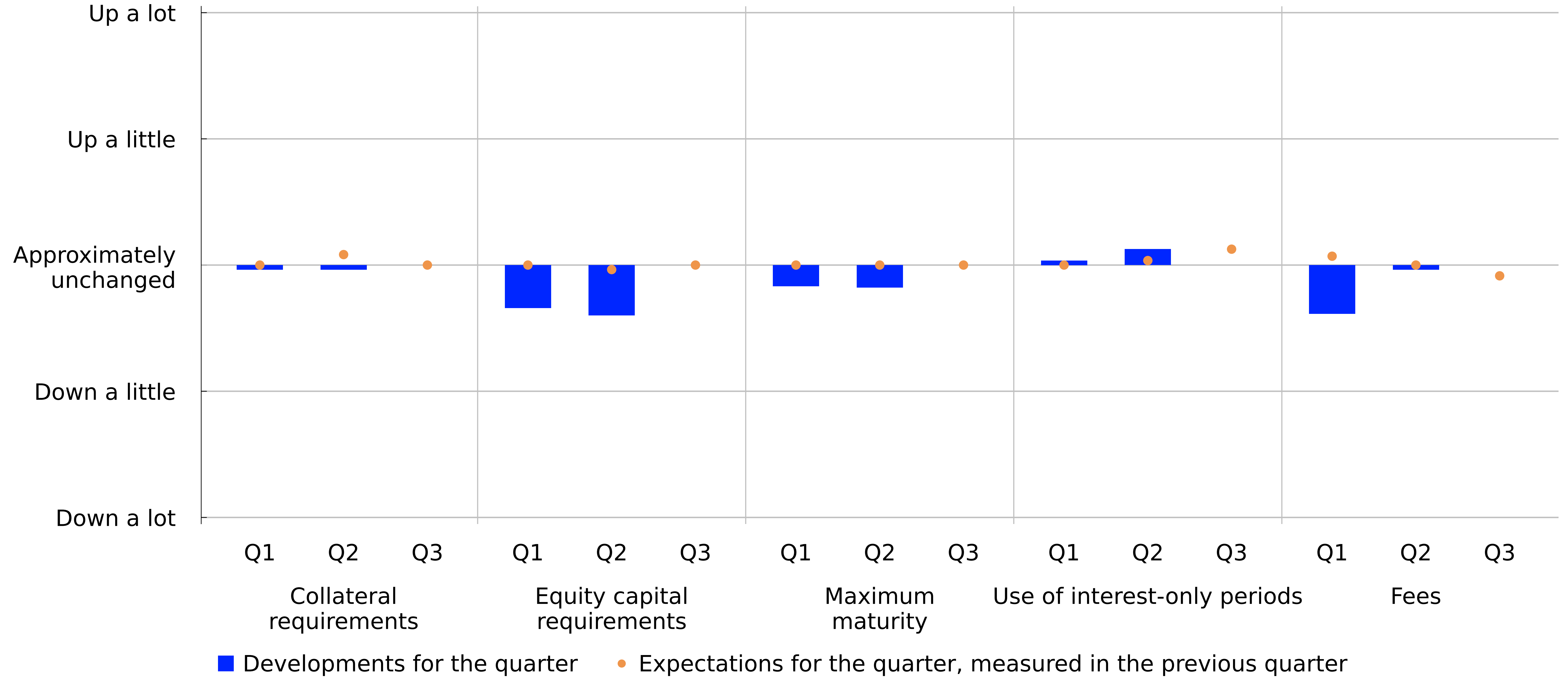


All factors reported by the banks are summed.
Positive values indicate an easing and negative values indicate a tightening.
If all banks answer "Eased a lot" for all factors, the aggregate value is 16.

Source: Norges Bank

Loan conditions for non-financial corporates

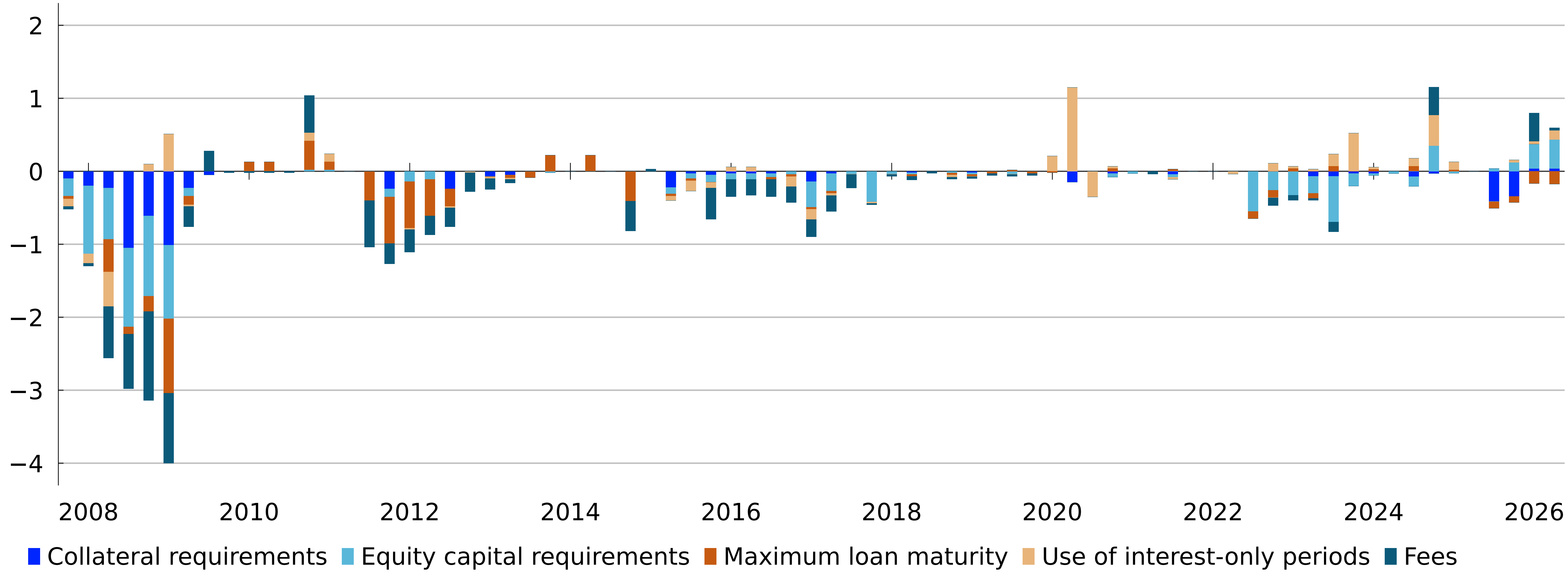
Change from previous quarter. 2026 Q1 – 2026 Q3



Source: Norges Bank

Loan conditions for non-financial corporates

Change from previous quarter. 2007 Q4 – 2026 Q2

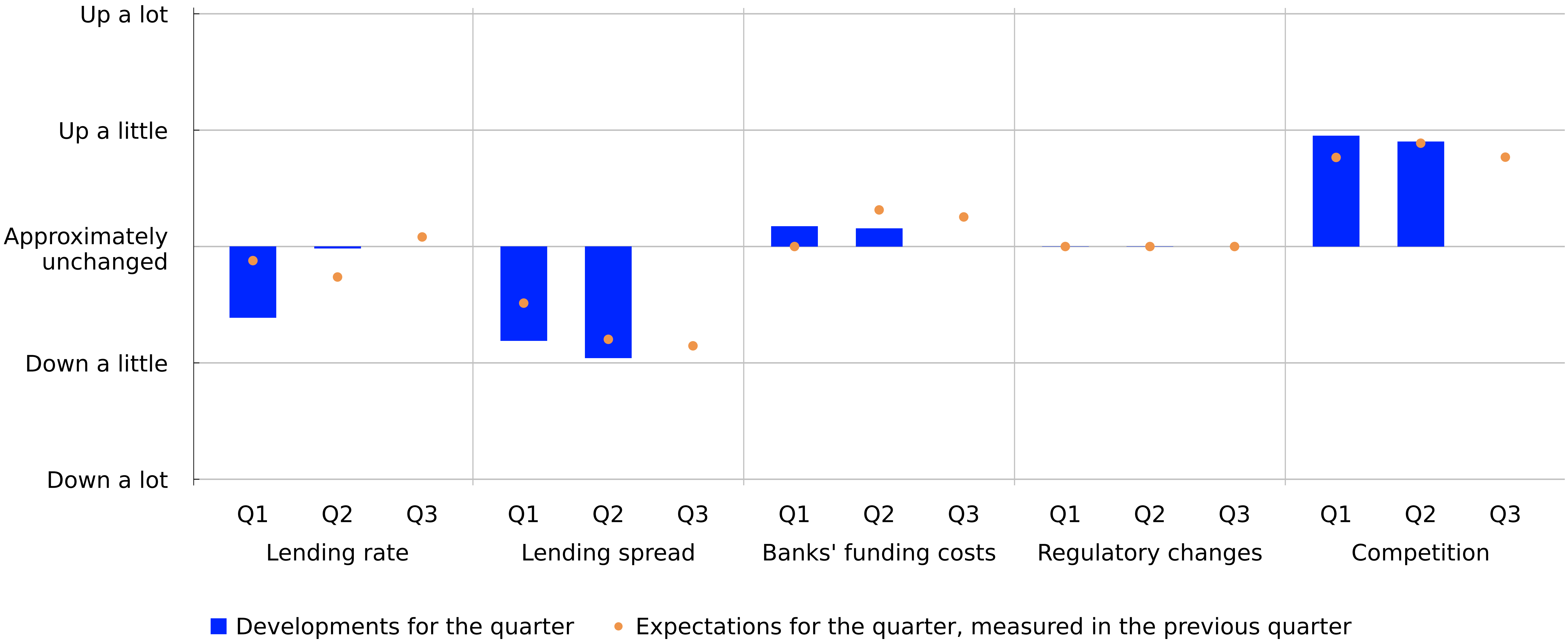


All factors reported by the banks are summed.
If all banks answer "Up a lot", the aggregate value is 10.
Positive values indicate that it is easier to obtain a loan.
As an increase in the collateral and equity capital requirements and fees makes it harder to obtain credit,
these series have been negativised.

Source: Norges Bank

Banks' operating environment, lending rate and lending spread. Lending to non-financial corporates

Change from previous quarter. 2026 Q1 – 2026 Q3



Source: Norges Bank

The sample of banks in the Survey of Bank Lending

The nine largest banks in the Norwegian credit market participate in the survey:

DNB, Nordea, Danske Bank[1], Handelsbanken, SpareBank 1 Sør-Norge[2], SpareBank 1 Østlandet, SpareBank 1 SMN, SpareBank 1 Nord-Norge and Sparebanken Norge[3].

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

2) 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.

3) Figures up to 2025 Q2 are based on responses from Sparebanken Vest and Sparebanken Sør; from 2025 Q2, the figures are based on responses from Sparebanken Norge.