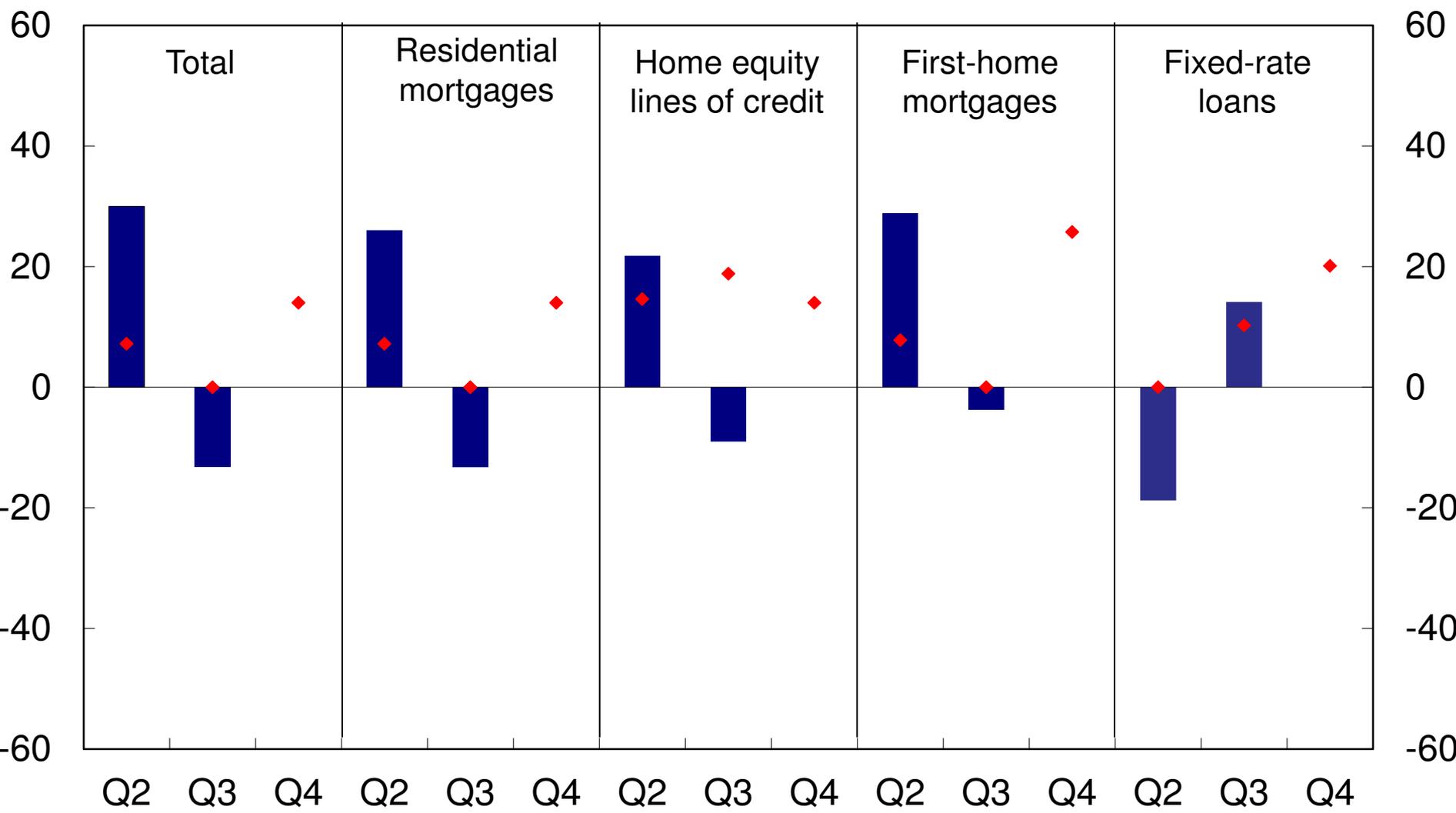


# Norges Bank's Survey of Bank Lending

2014 Q3

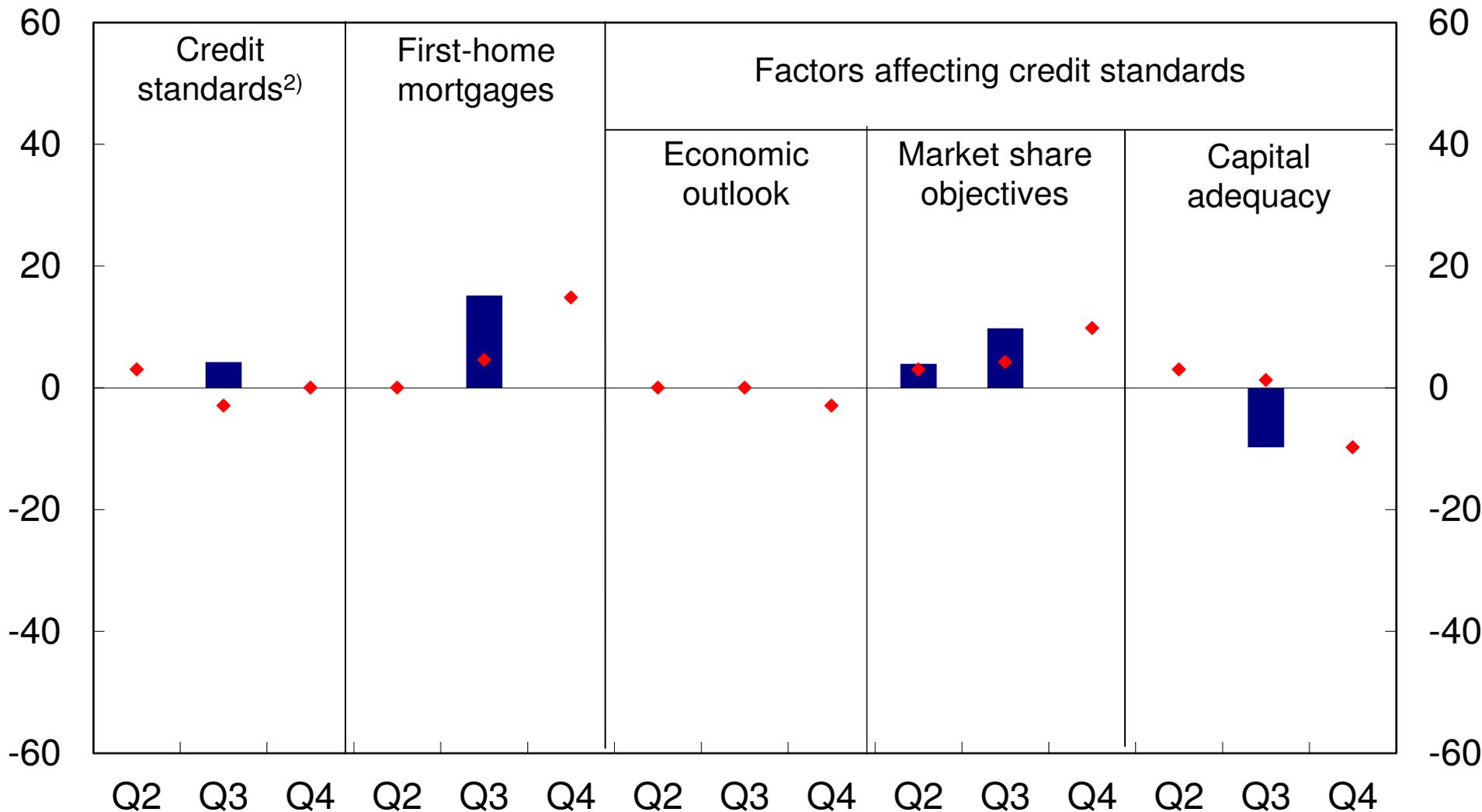
**Chart 1** Household credit demand. Net percentage balances<sup>1), 2)</sup>



1) Net percentage 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.

2) Negative net percentage balances denote falling demand.

**Chart 2** Change in credit standards for households. Factors affecting credit standards. Net percentage balances<sup>1)</sup>

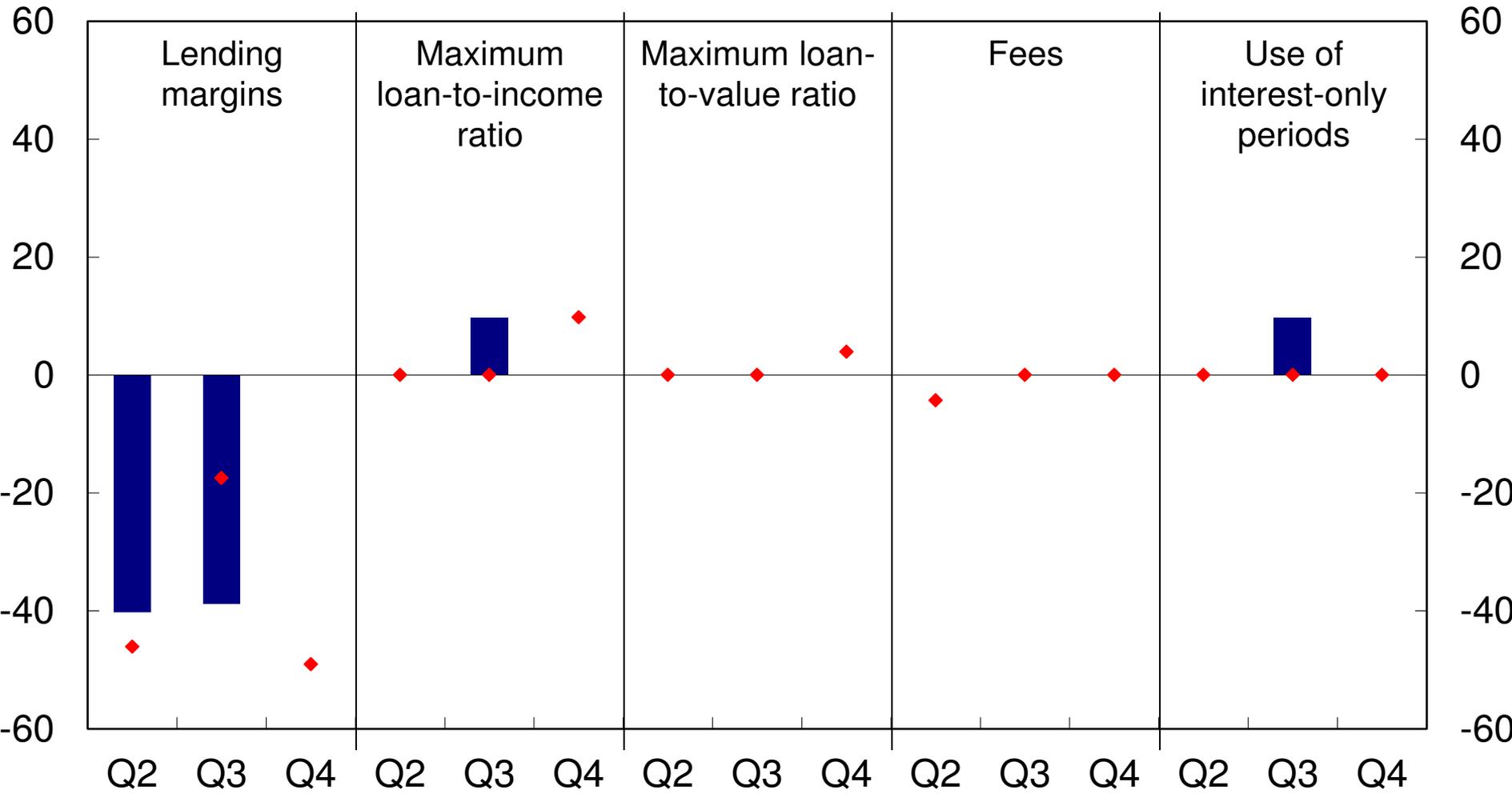


1) See footnote 1 in Chart 1.

2) Negative net percentage balances denote tighter credit standards.

Source: Norges Bank

**Chart 3** Change in loan conditions for households. Net percentage balances<sup>1), 2)</sup>

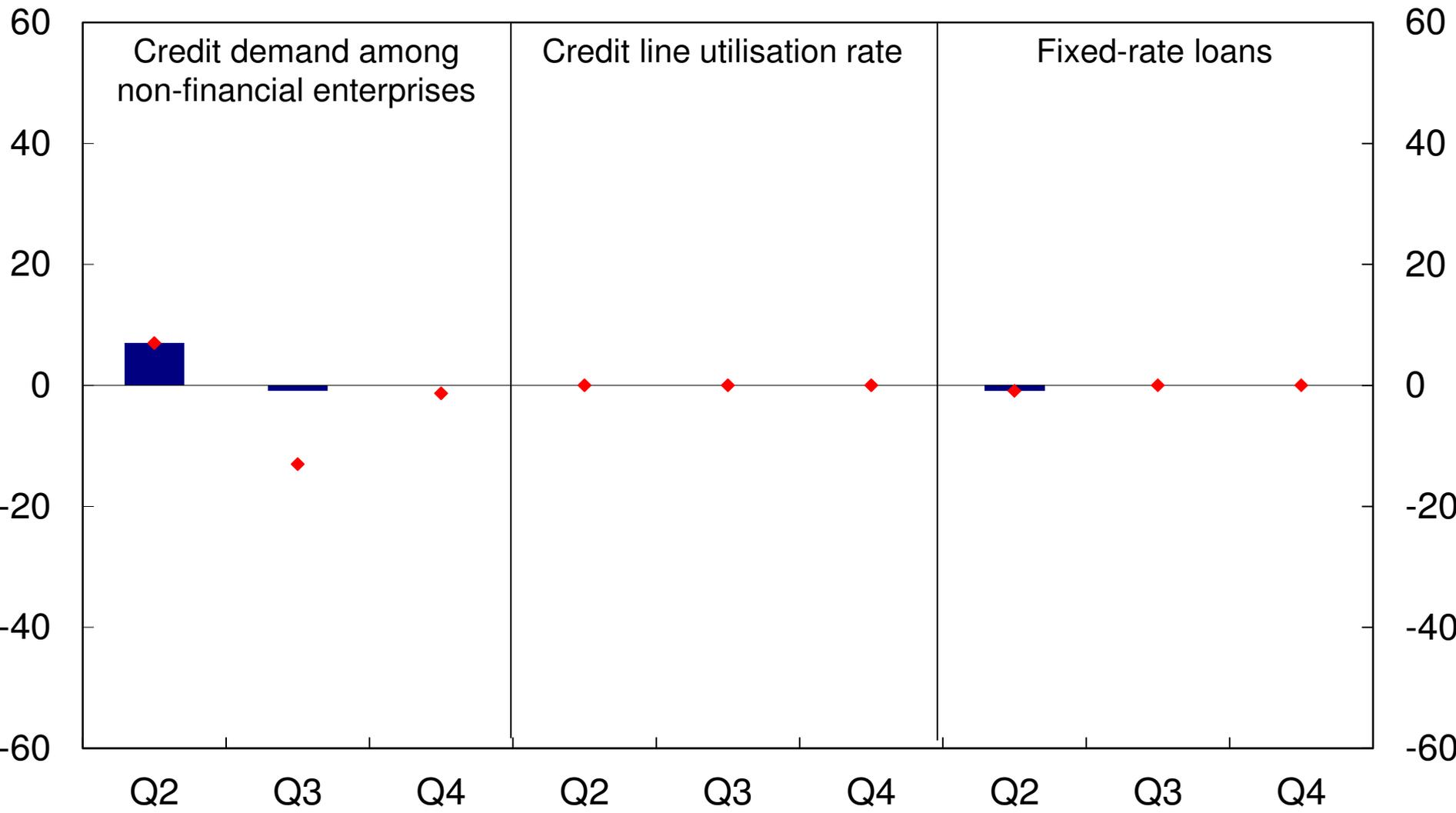


1) See footnote 1 in Chart 1.

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<sup>1), 2)</sup>

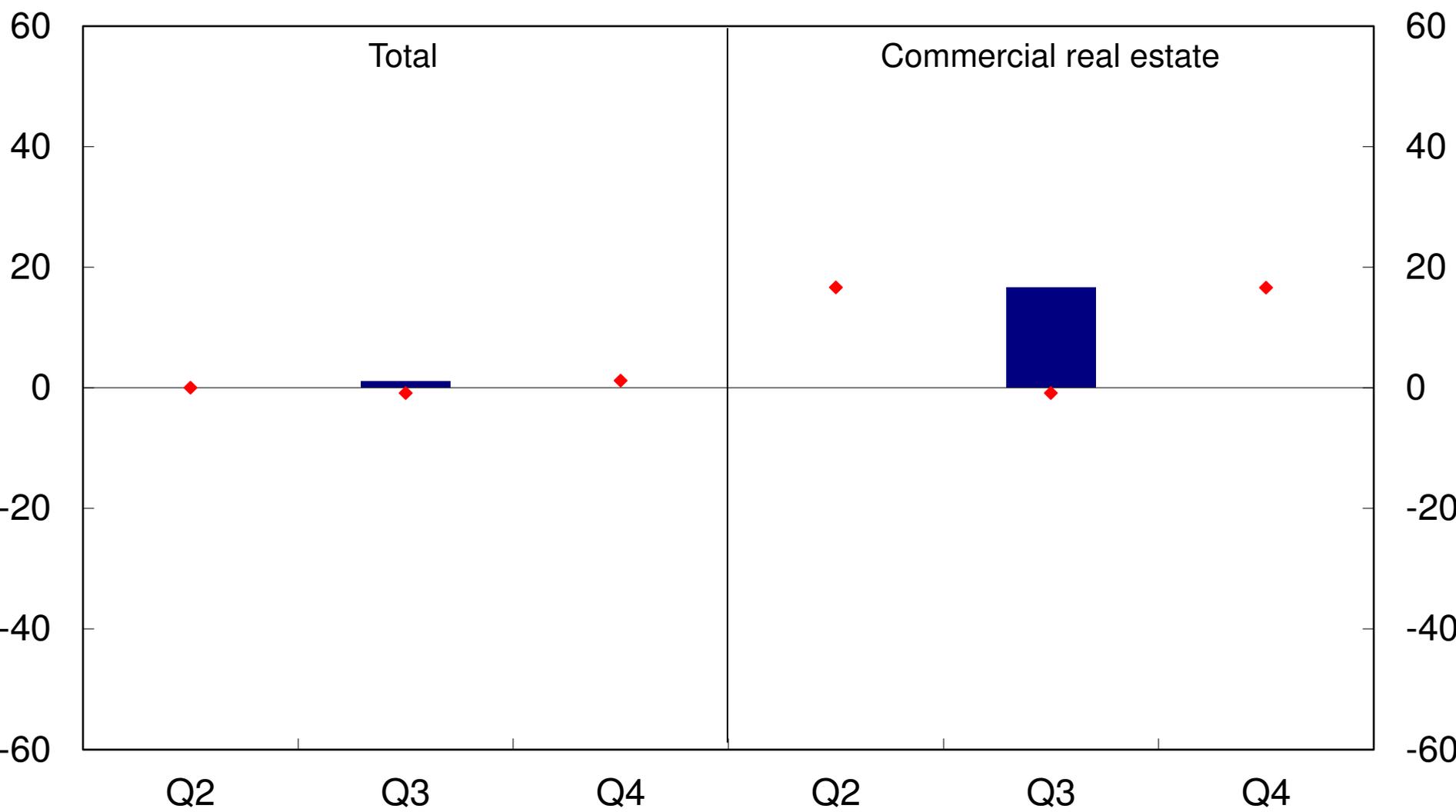


1) See footnote 1 in Chart 1.

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 percentage balances<sup>1), 2)</sup>

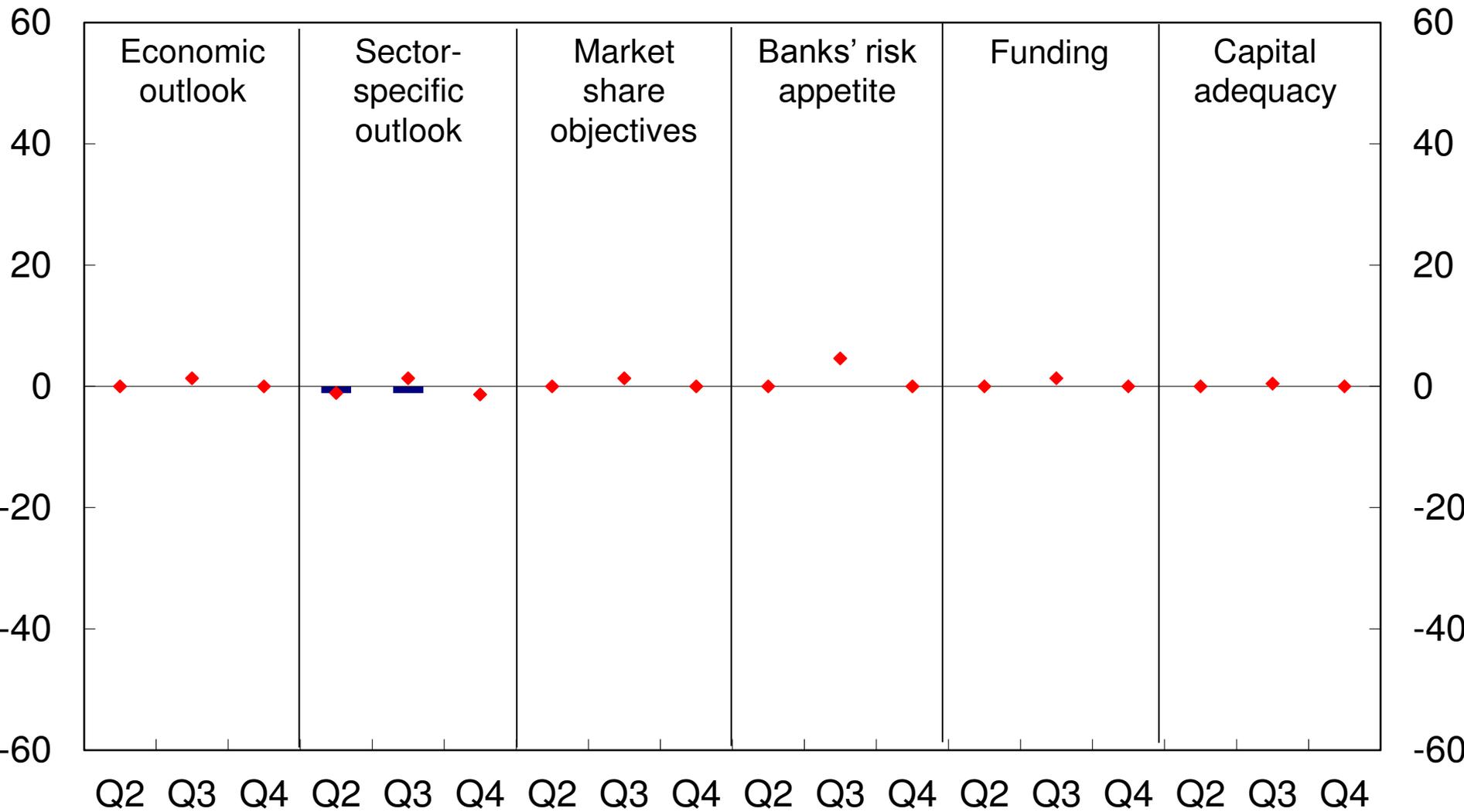


1) See footnote 1 in Chart 1.

2) Negative net percentage balances denote tighter credit standards.

Source: Norges Bank

**Chart 6** Factors affecting credit standards for non-financial enterprises. Net percentage balances<sup>1), 2)</sup>



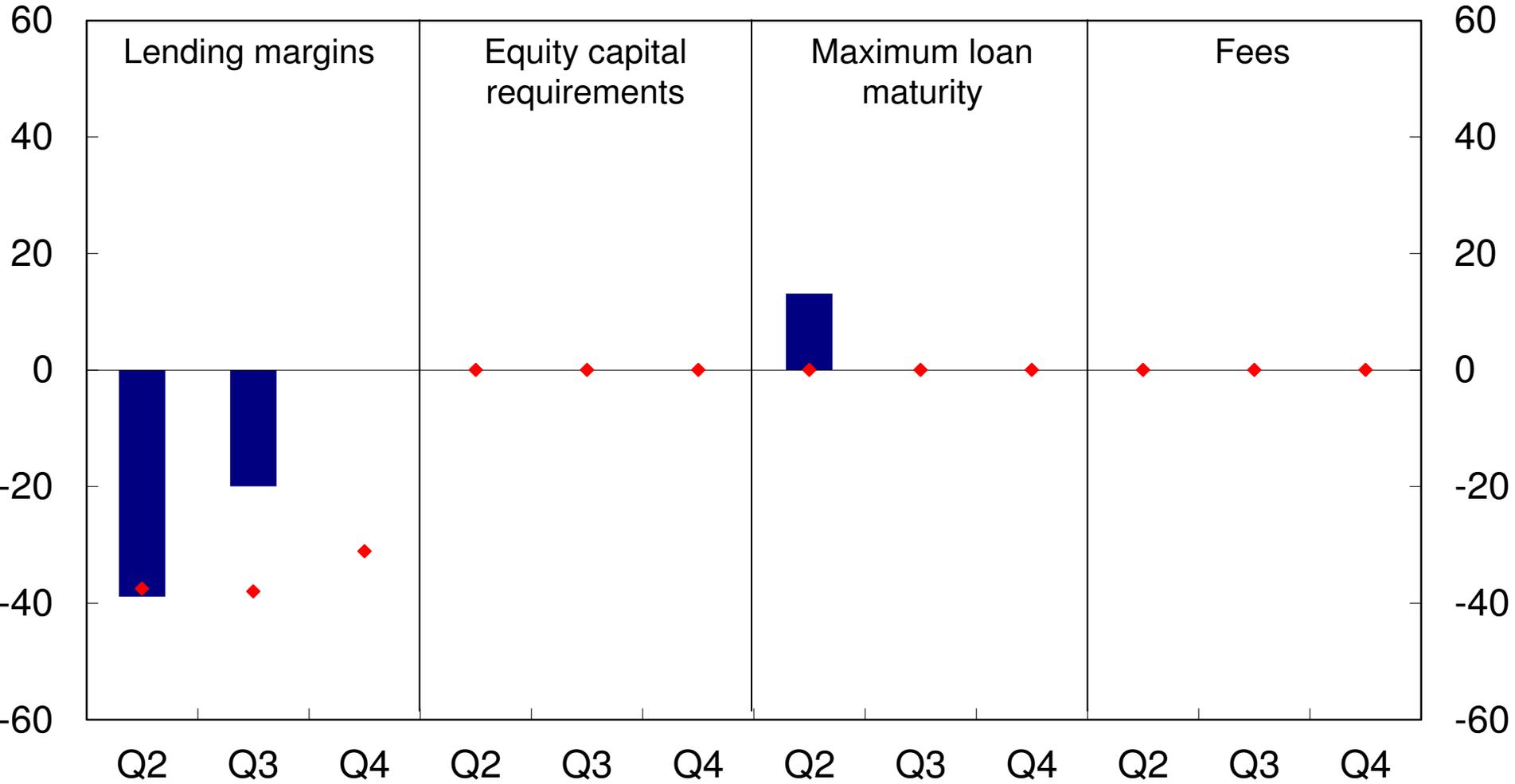
1) See footnote 1 in Chart 1.

2) Negative net percentage balances denote tighter credit standards.

Source: Norges Bank

# Chart 7 Change in loan conditions for non-financial enterprises.

Net percentage balances<sup>1), 2)</sup>



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, equity capital requirements and fees denote tighter credit standards. Negative net percentage balances for maximum loan maturity denote tighter credit standards.