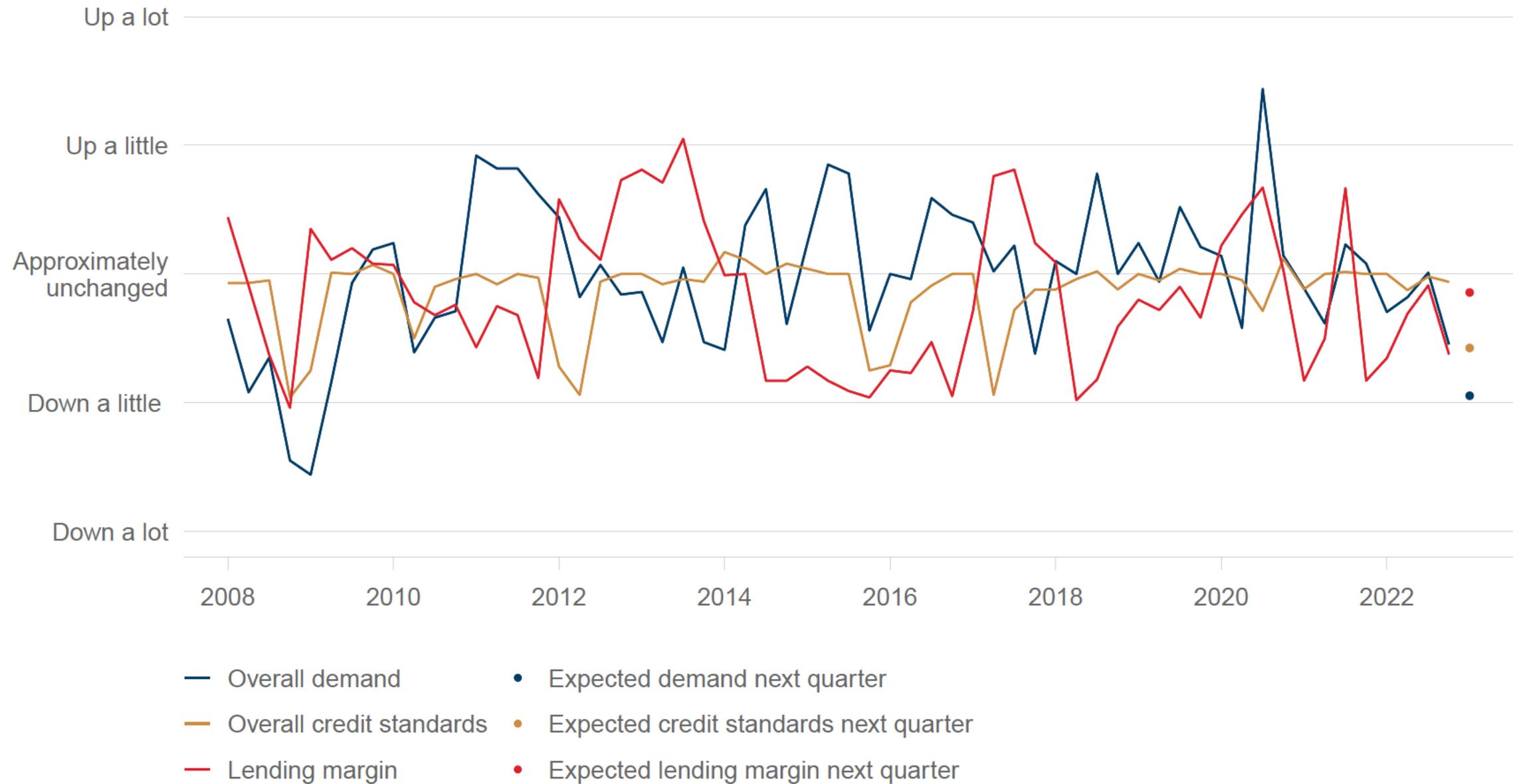


# Norges Bank's Survey of Bank Lending

2022 Q3

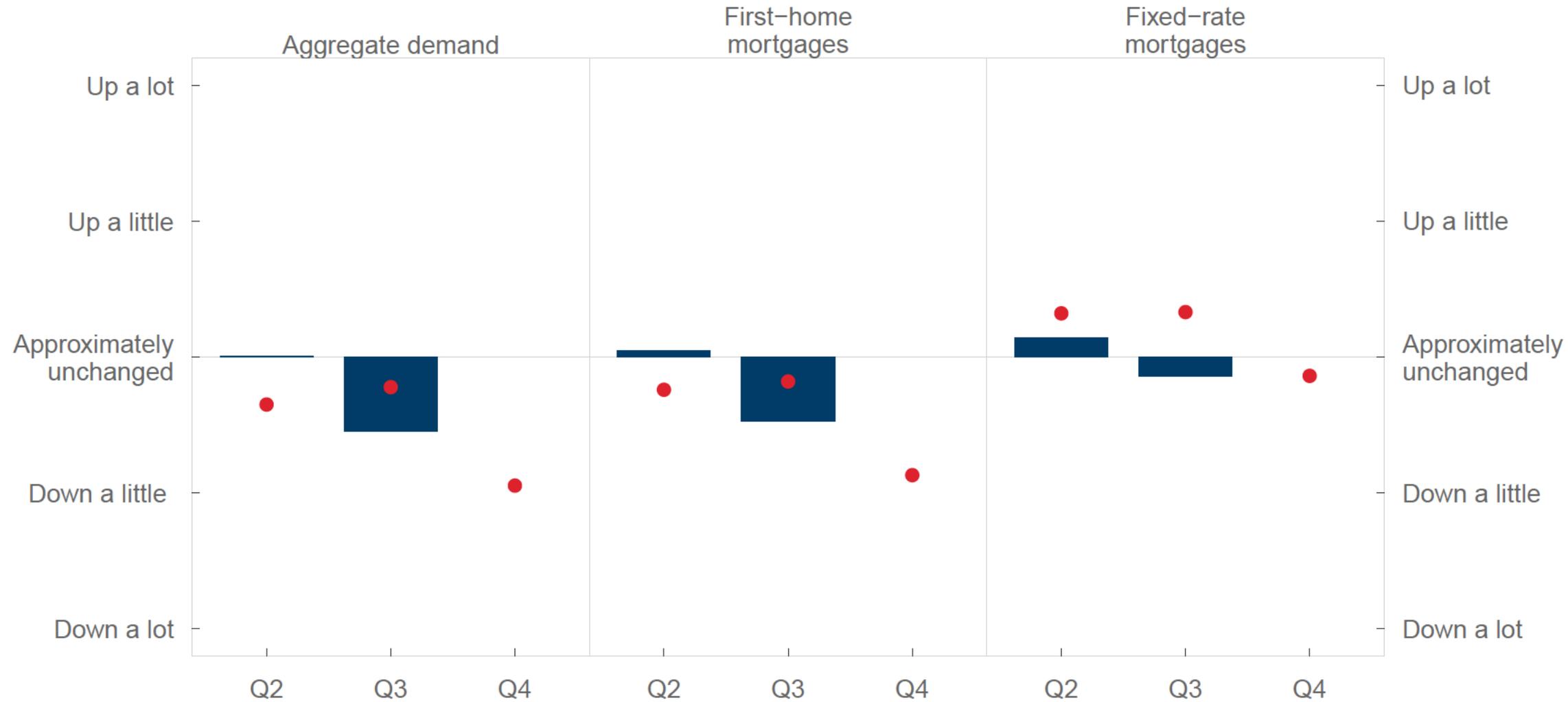
# Residential mortgage demand, credit standards and lending margins.

Change from previous quarter. 2007 Q4 – 2022 Q4



# Household residential mortgage demand

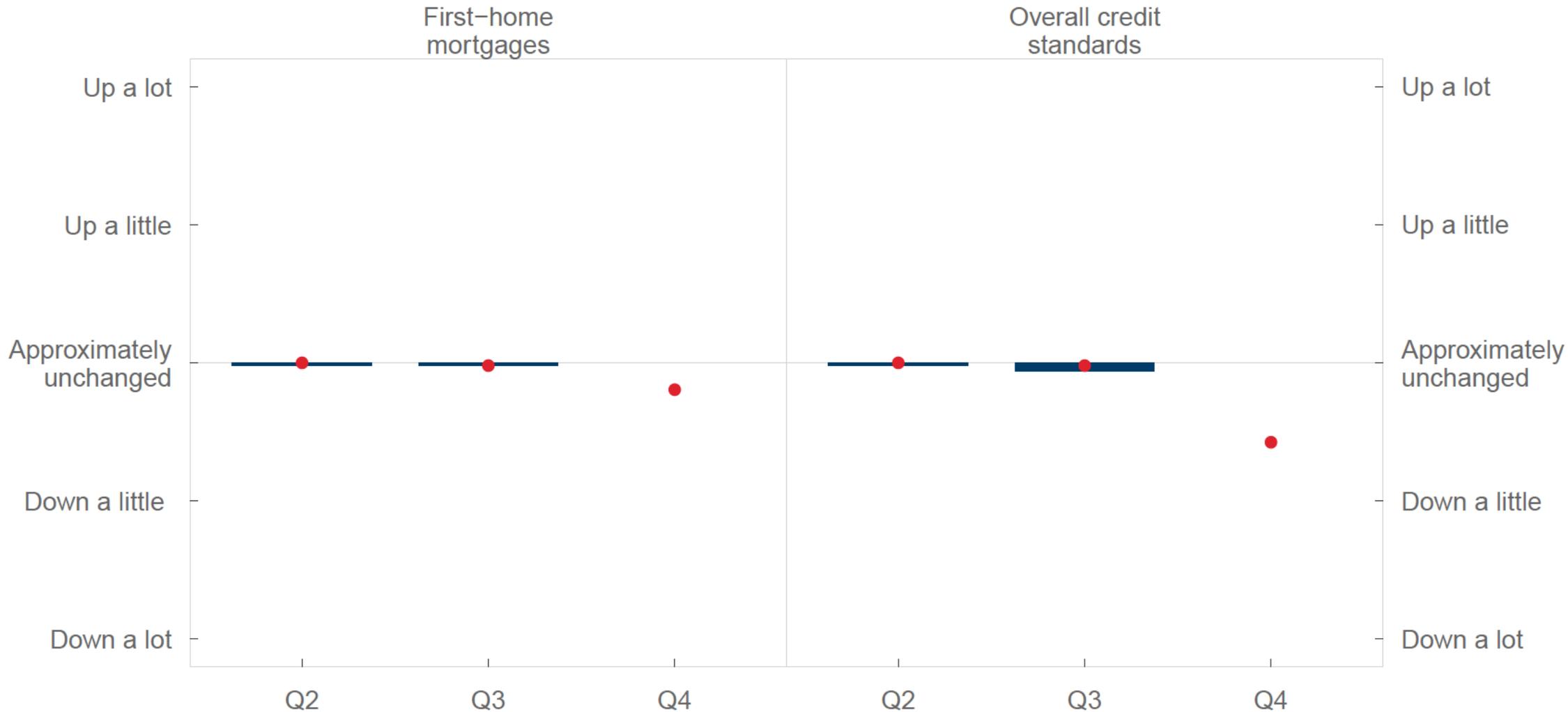
Change from previous quarter. 2022 Q2 – 2022 Q4



Blue bars show reported developments for the relevant quarter.  
Red dots show banks' expectations for the quarter, measured in the previous quarter.  
Aggregate demand refers to the sum of demand for first-home mortgages, fixed-rate mortgages and all other residential mortgages (the latter is the largest component)

# Credit standards for households

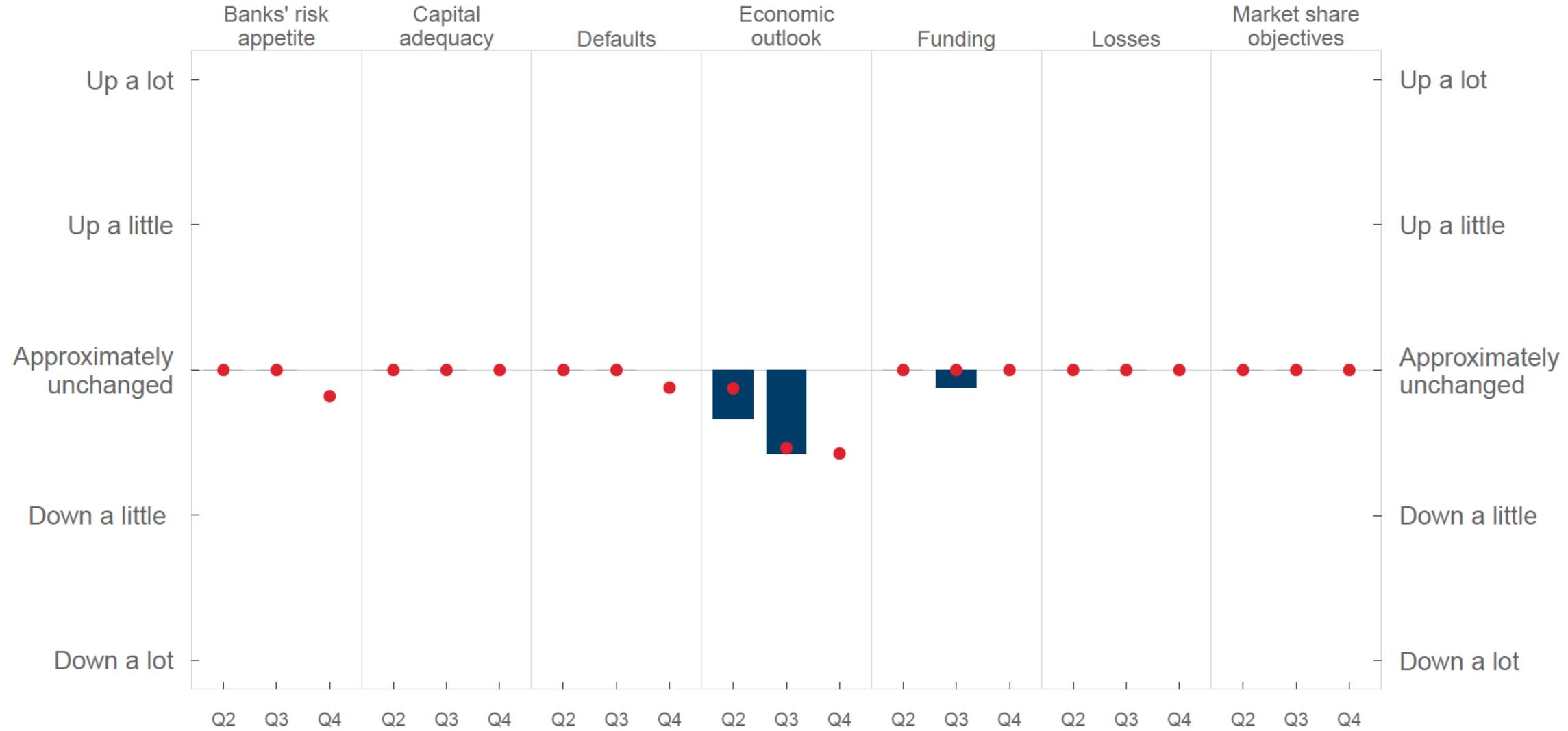
Change from previous quarter. 2022 Q2 – 2022 Q4



Blue bars show reported developments for the relevant quarter.  
Red dots show banks' expectations for the quarter, measured in the previous quarter.  
Overall credit standards refers to credit standards for first-home mortgages and all other residential mortgages (the latter is the largest component).

# Factors affecting credit standards for households

Change from previous quarter. 2022 Q2 – 2022 Q4



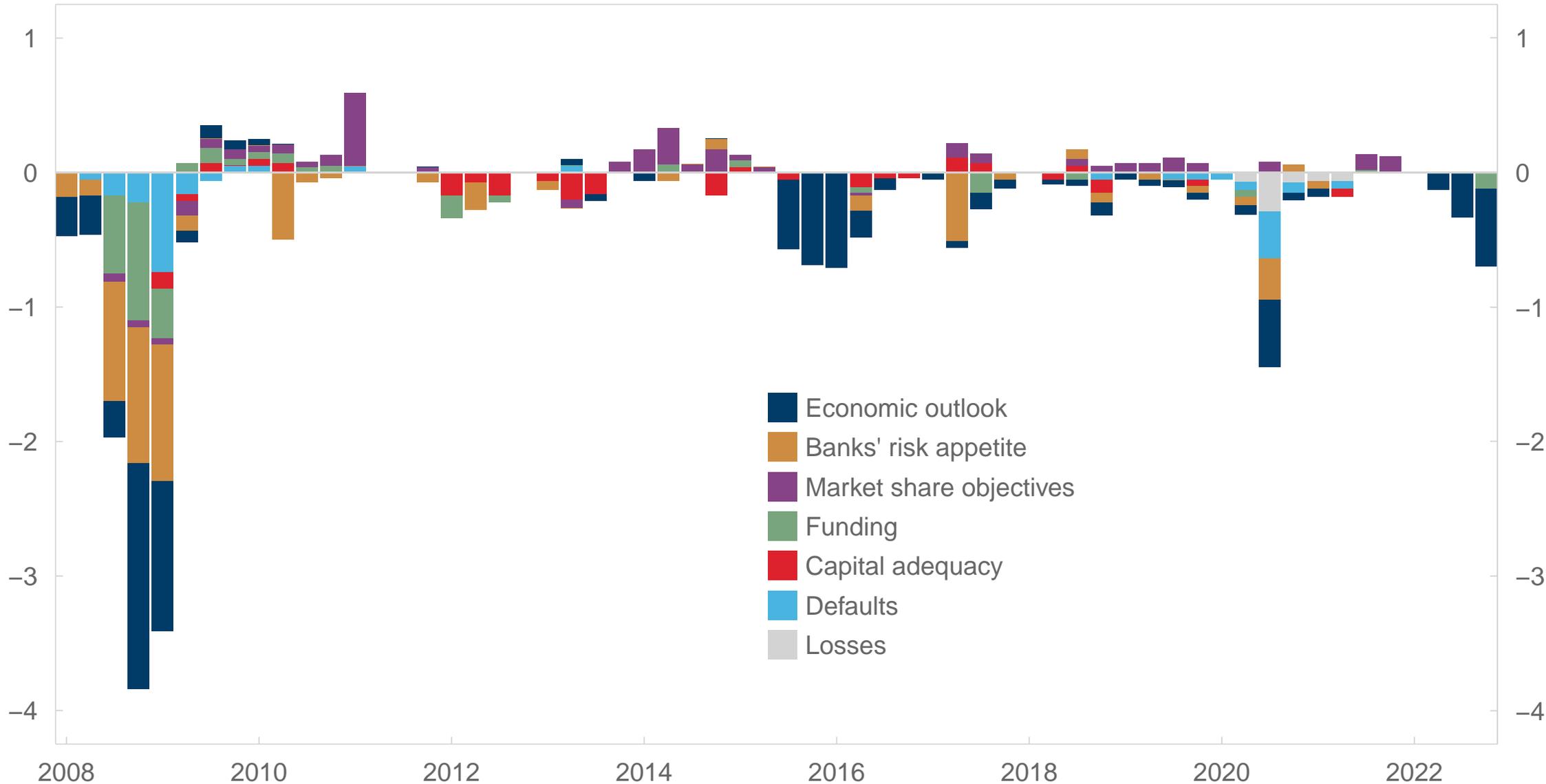
Blue bars show reported developments for the relevant quarter.

Red dots show banks' expectations for the quarter, measured in the previous quarter.

Source: Norges Bank

# Factors affecting credit standards for households

Change from previous quarter. 2007 Q4 – 2022 Q3

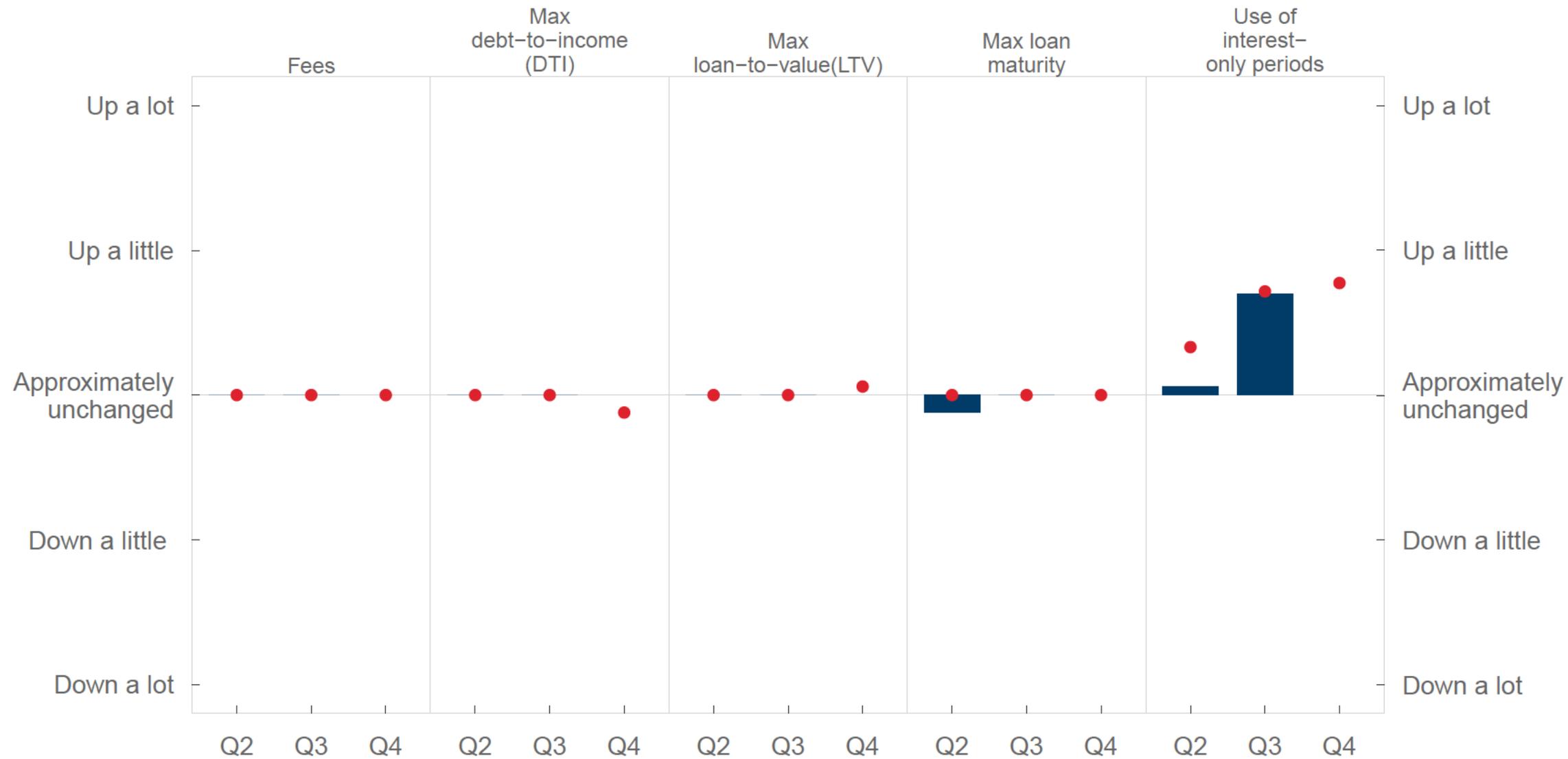


Total response in a quarter from all banks for all six factors.

If all banks responded 'much easier to obtain credit' on all factors, the resulting figure would be 14.

# Loan conditions for households

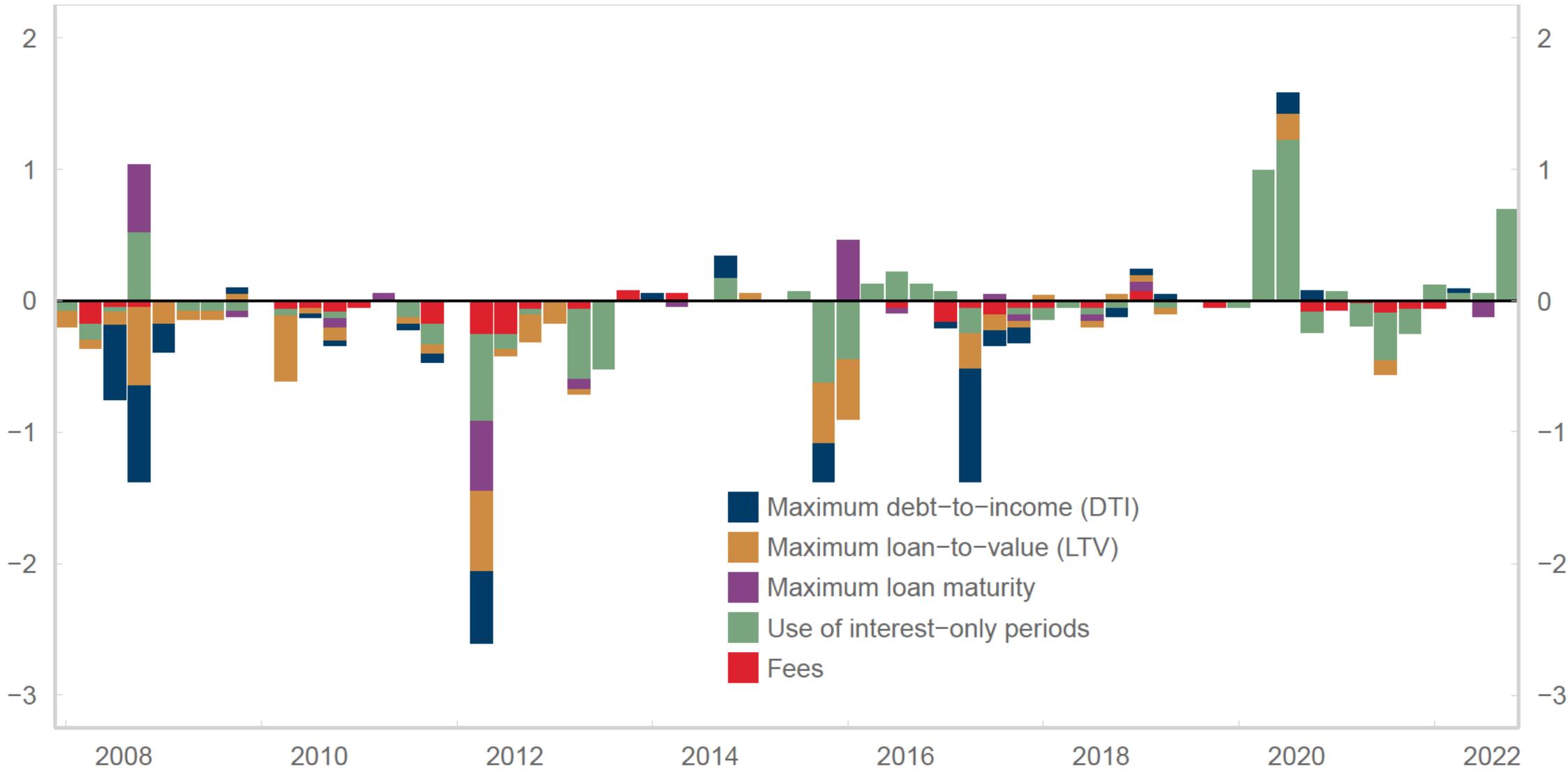
Change from previous quarter. 2022 Q2 – 2022 Q4



Blue bars show reported developments for the relevant quarter.  
 Red dots show banks' expectations for the quarter, measured in the previous quarter.

# Loan conditions for households

Change from previous quarter. 2007 Q4 – 2022 Q3



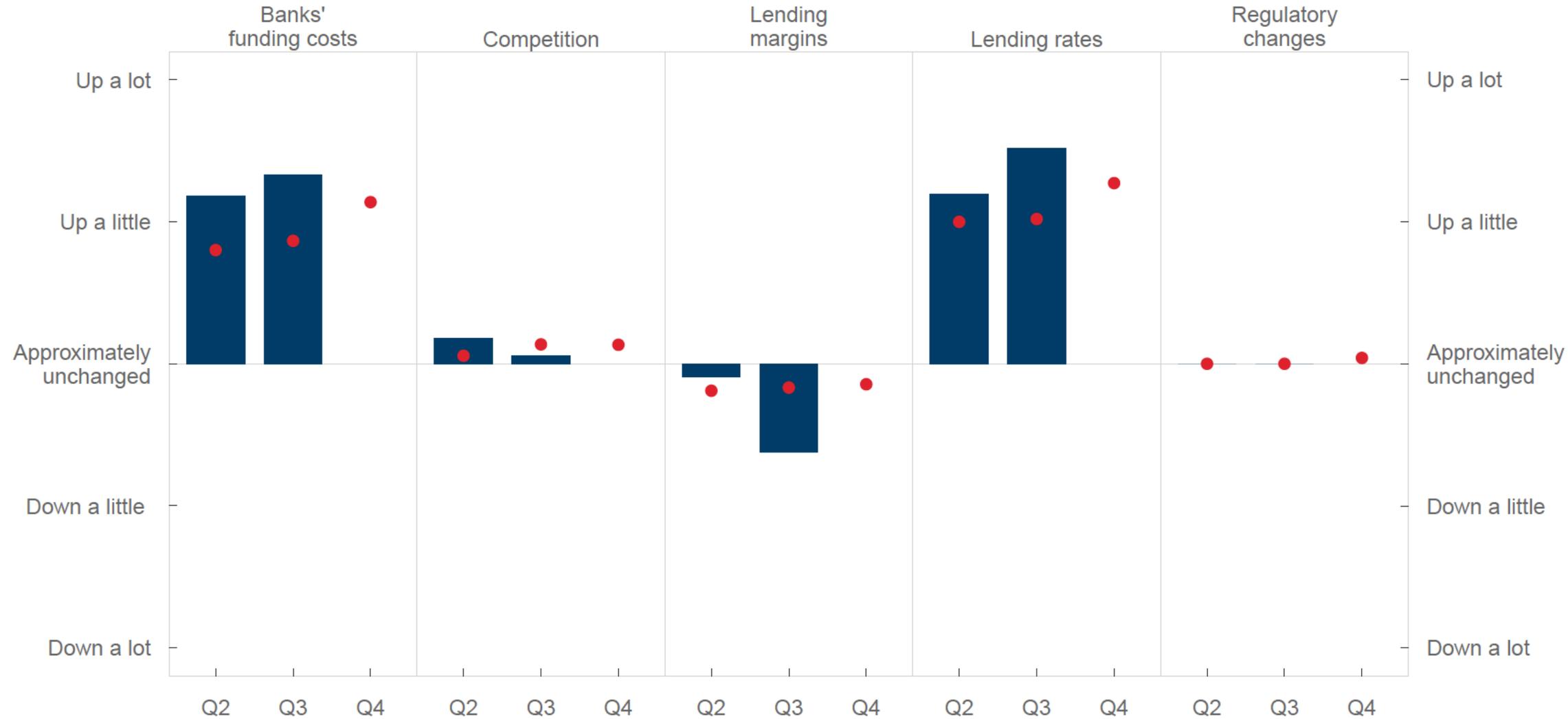
Total response in a quarter from all banks for all six factors.

If all banks responded 'increased a lot' on all factors, the resulting figure would be 10.

As higher fees make it harder to obtain credit, the fee series has been negativised.

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

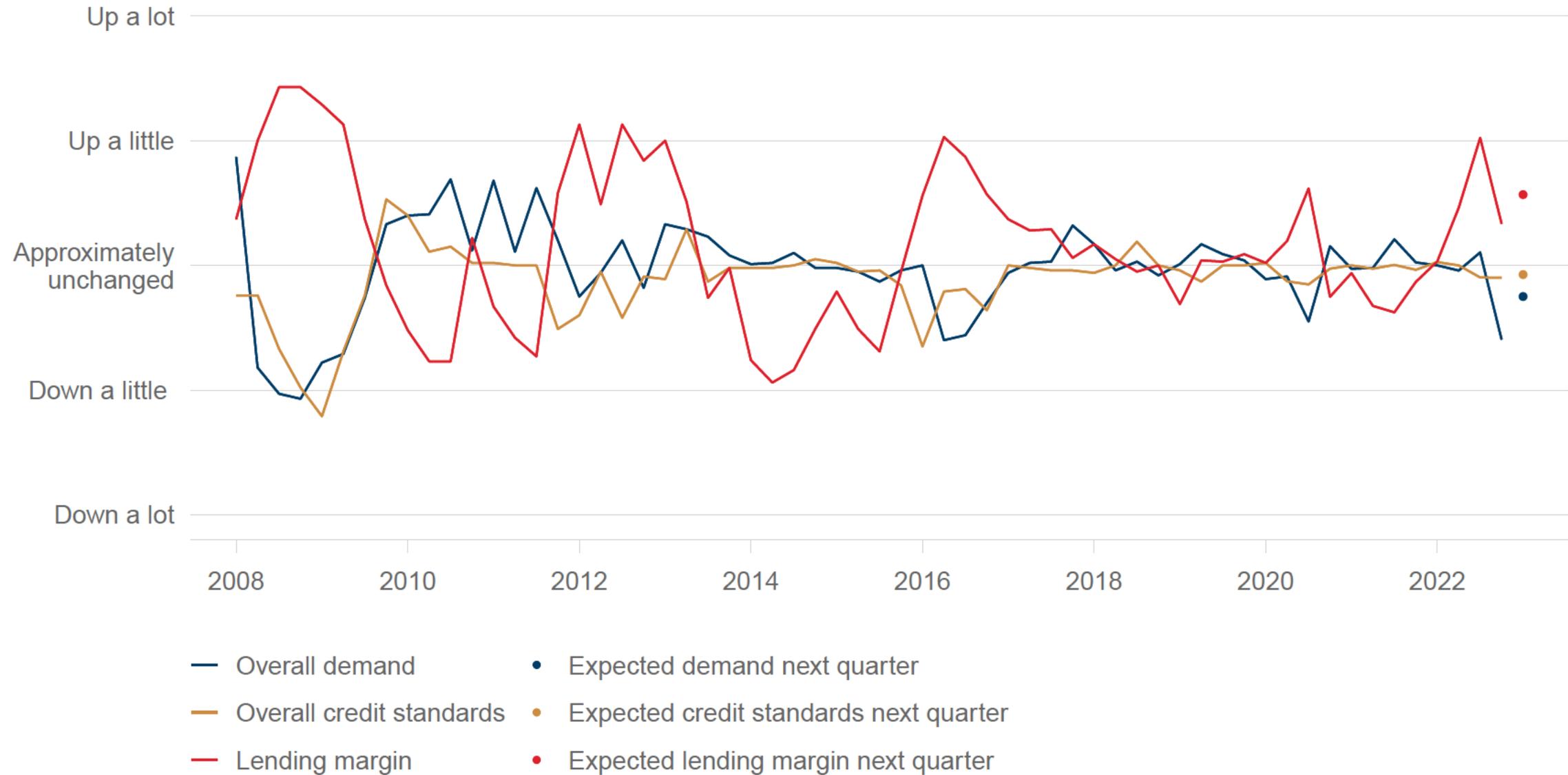
Change from previous quarter. 2022 Q2 – 2022 Q4



Blue bars show reported developments for the relevant quarter.  
Red dots show banks' expectations for the quarter, measured in the previous quarter.

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

Change from previous quarter. 2007 Q4 – 2022 Q4



# Credit demand from non-financial enterprises

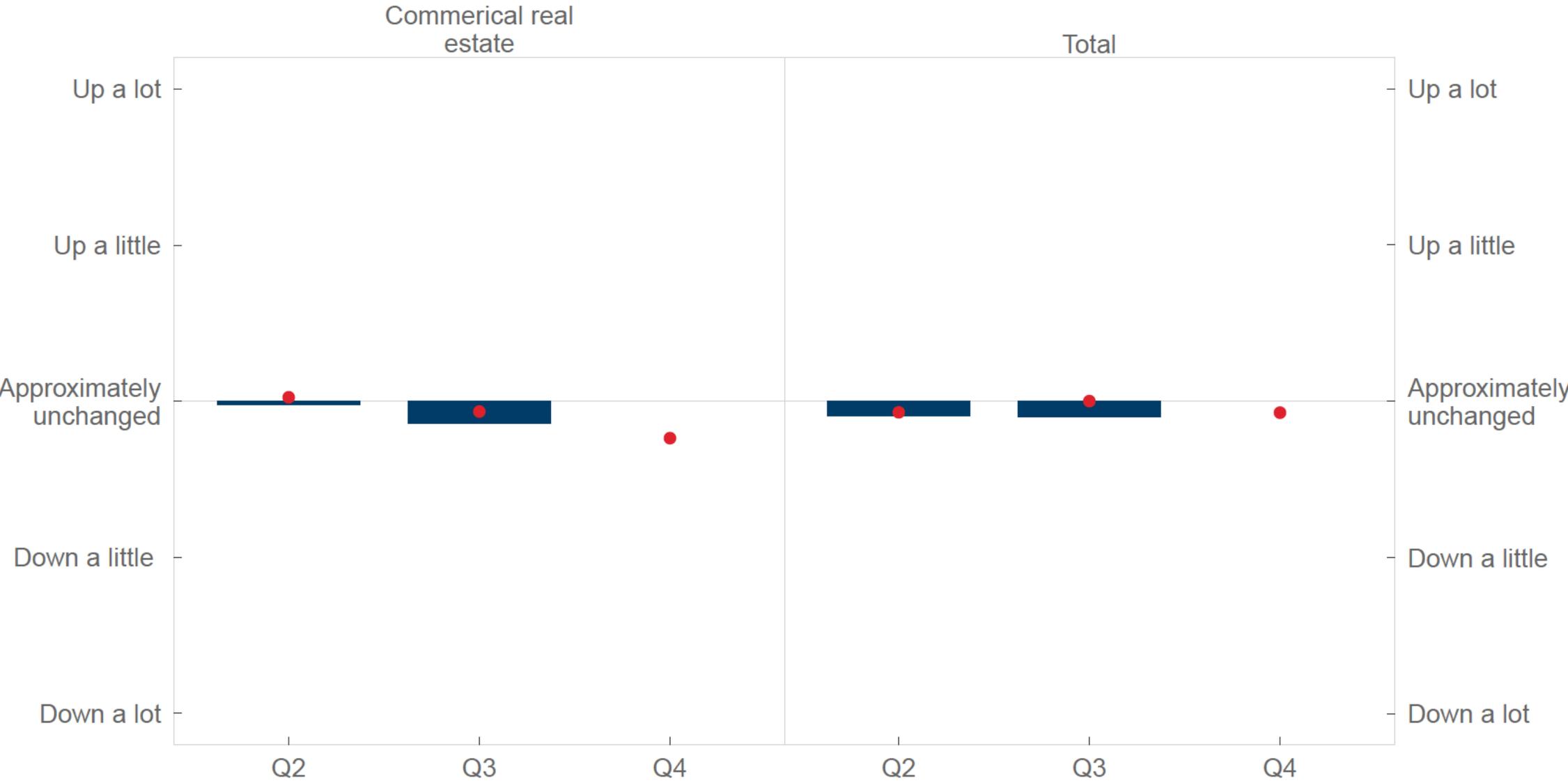
Change from previous quarter. 2022 Q2 – 2022 Q4



Blue bars show reported developments for the relevant quarter.  
Red dots show banks' expectations for the quarter, measured in the previous quarter.

# Credit standards for non-financial enterprises

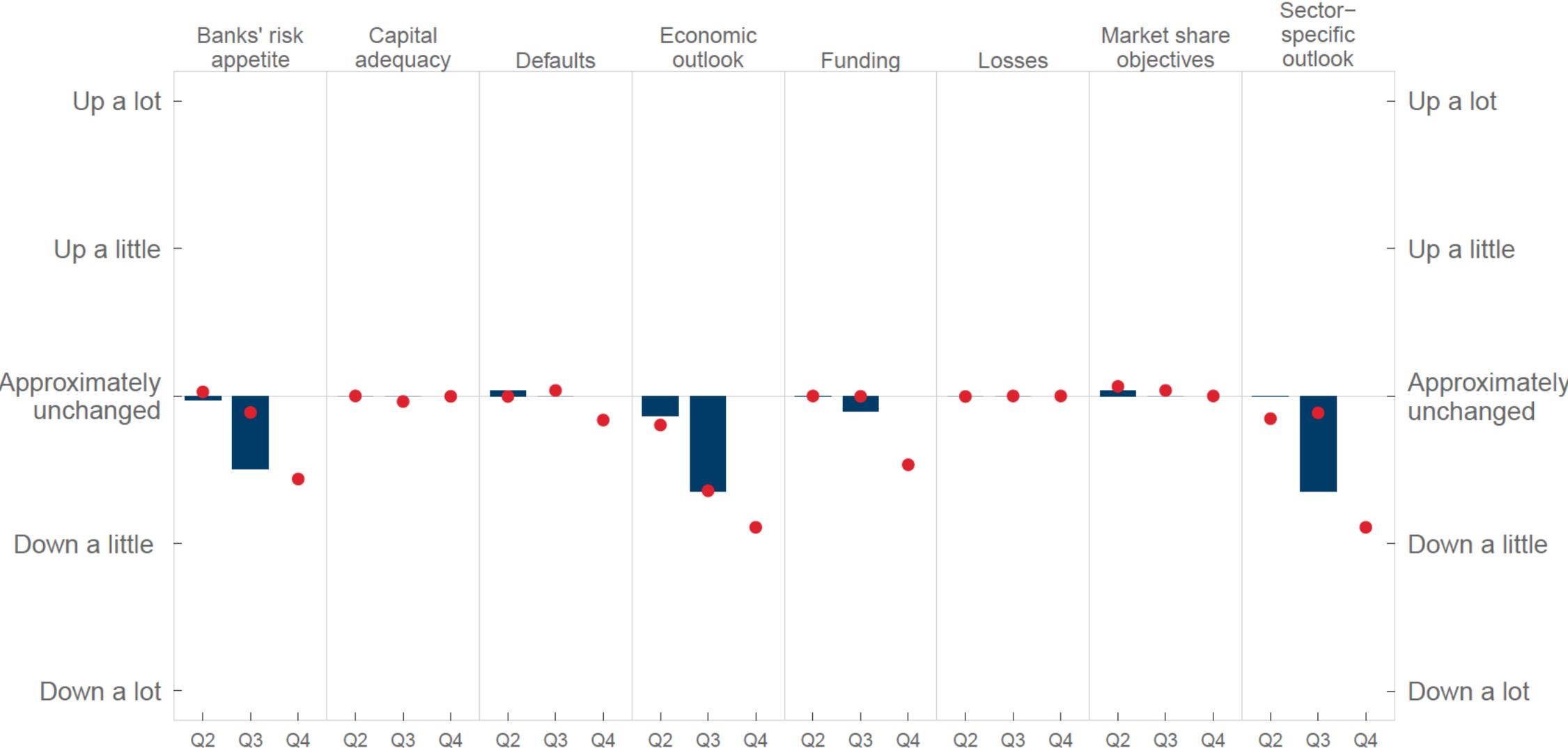
Change from previous quarter. 2022 Q2 – 2022 Q4



Blue bars show reported developments for the relevant quarter.  
Red dots show banks' expectations for the quarter, measured in the previous quarter.

# Factors affecting credit standards for non-financial enterprises

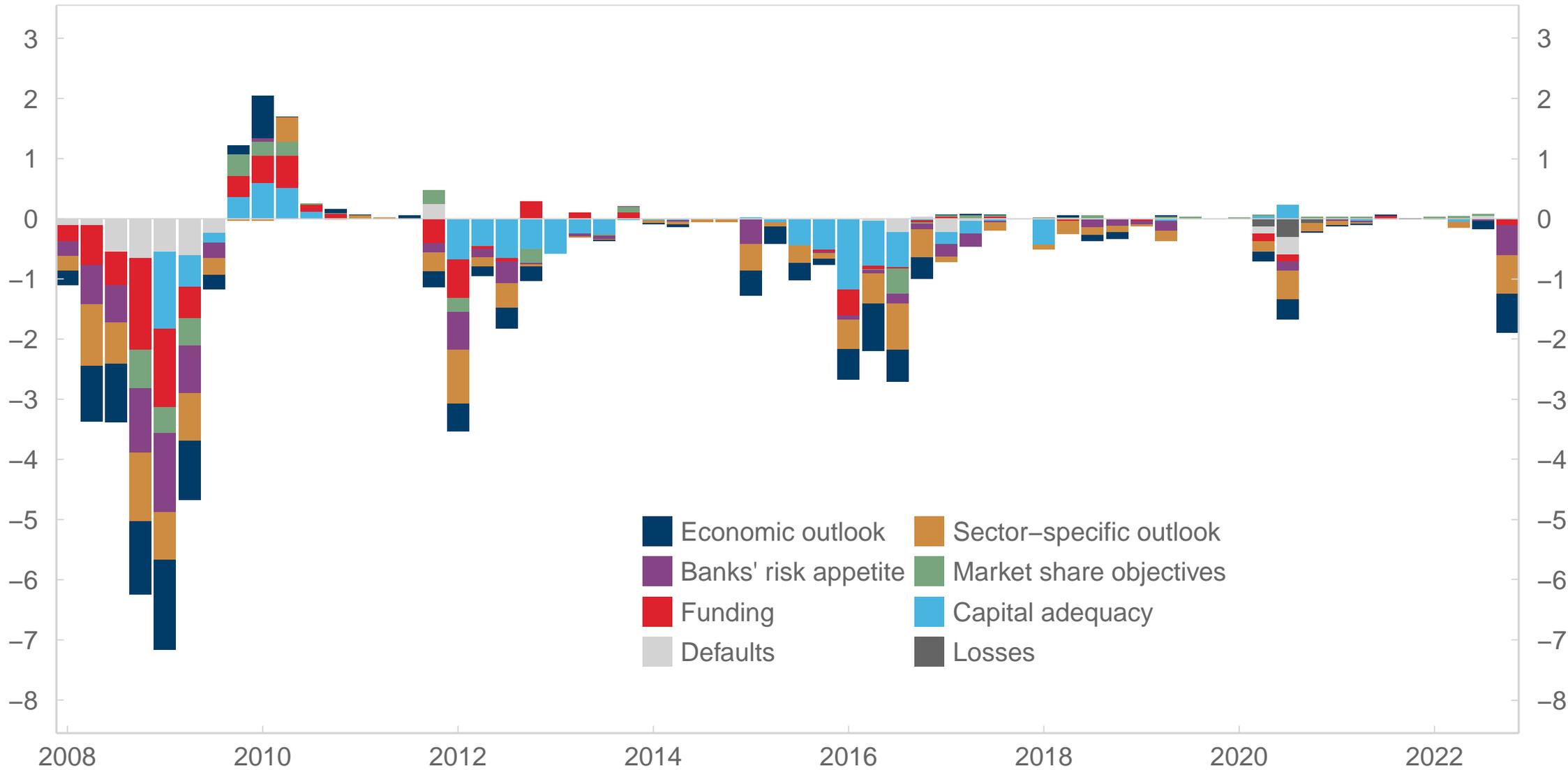
Change from previous quarter. 2022 Q2 – 2022 Q4



Blue bars show reported developments for the relevant quarter.  
 Red dots show banks' expectations for the quarter, measured in the previous quarter.

# Factors affecting credit standards for non-financial enterprises

Change from previous quarter. 2007 Q4 – 2022 Q3



Total response in a quarter from all banks for all six factors.

If all banks responded 'much easier to obtain credit' on all factors, the resulting figure would be 16.

# Loan conditions for non-financial enterprises

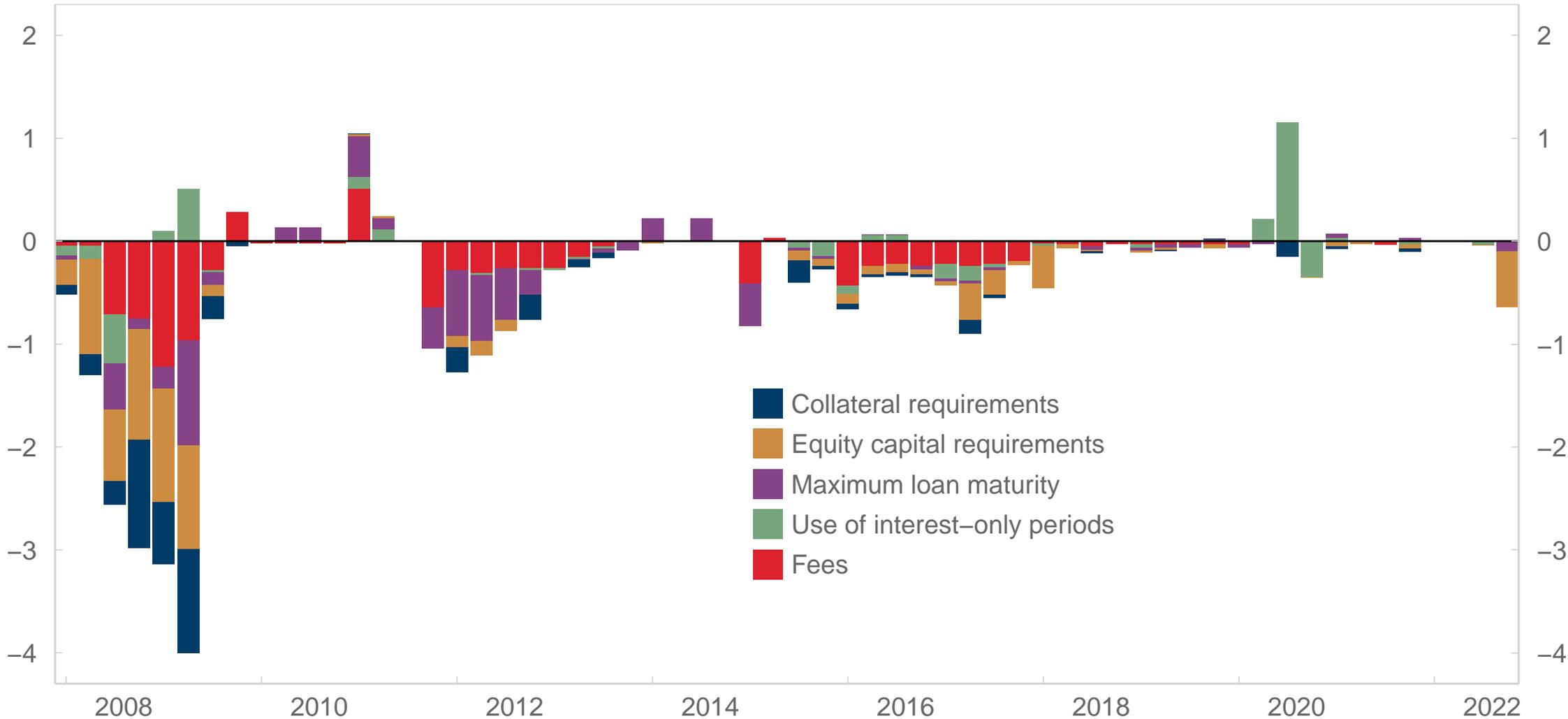
Change from previous quarter. 2022 Q2 – 2022 Q4



Blue bars show reported developments for the relevant quarter.  
 Red dots show banks' expectations for the quarter, measured in the previous quarter.

# Loan conditions for non-financial enterprises

Change from previous quarter. 2007 Q4 – 2022 Q3



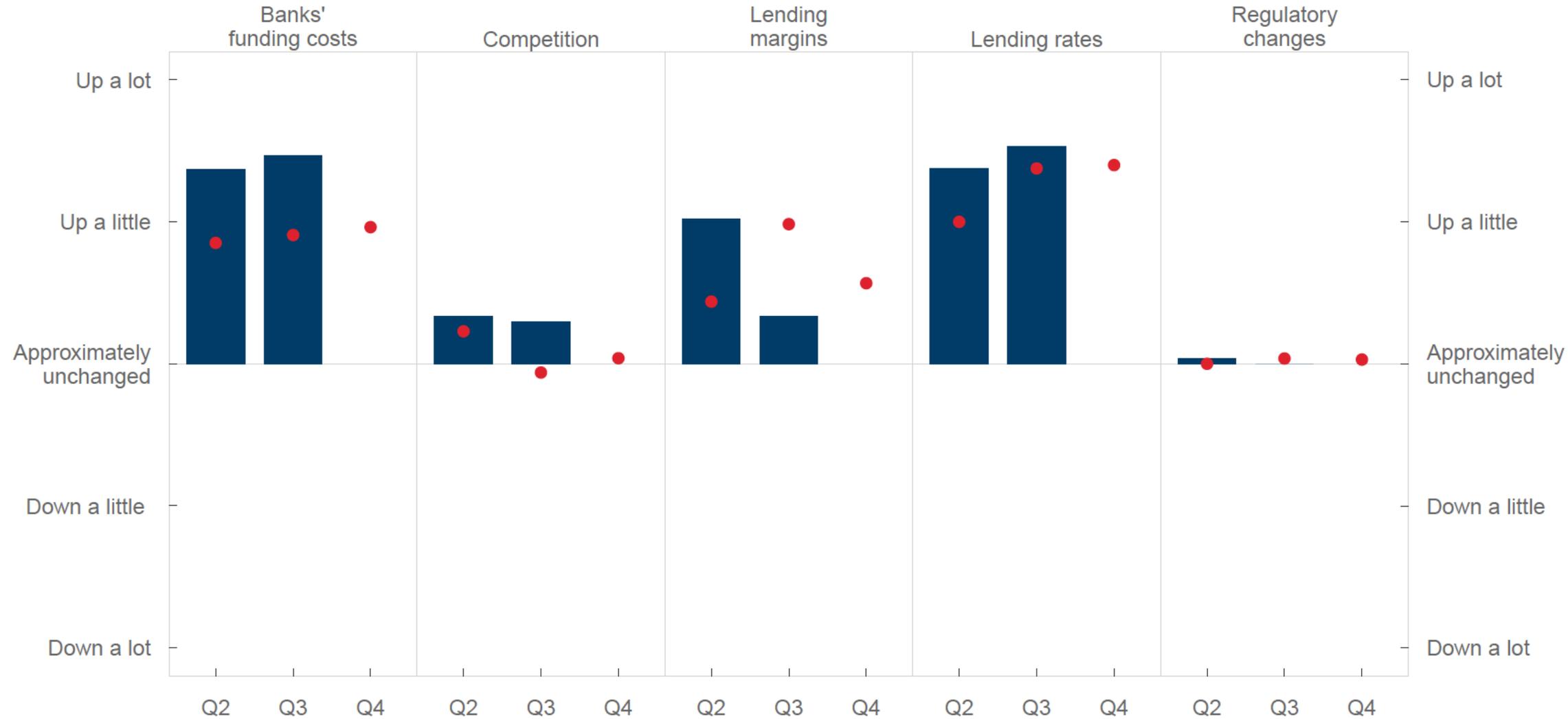
Total response in a quarter from all banks for all five factors.

If all banks responded 'increased a lot' on all factors, the resulting figure would be 10.

As an increase in the Collateral and equity capital requirements and fees makes it harder to obtain credit, these series have been negativised.

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

Change from previous quarter. 2022 Q2 – 2022 Q4



Blue bars show reported developments for the relevant quarter.  
Red dots show banks' expectations for the quarter, measured in the previous quarter.