

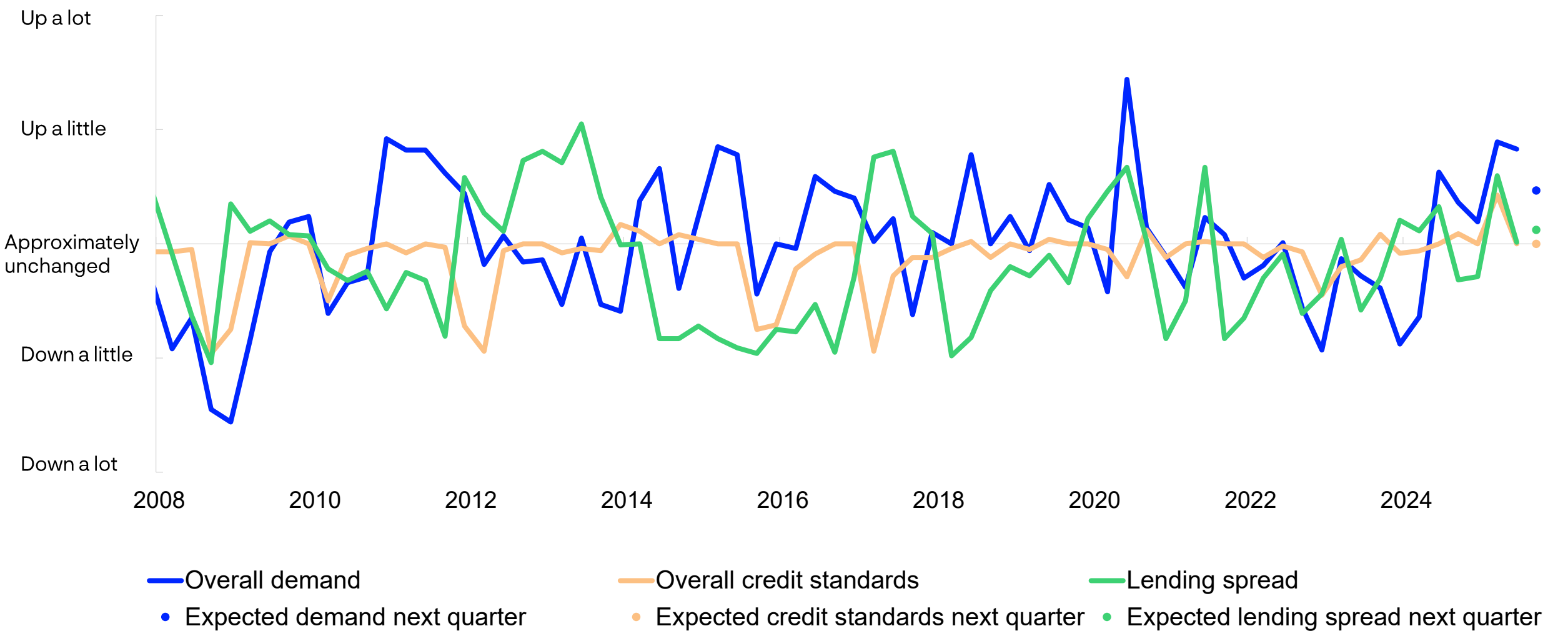
Norges Bank's Survey of Bank Lending

2025 Q2

Residential mortgage demand, credit standards and lending spreads

Source: Norges Bank

Change from previous quarter. 2007 Q4 – 2025 Q3

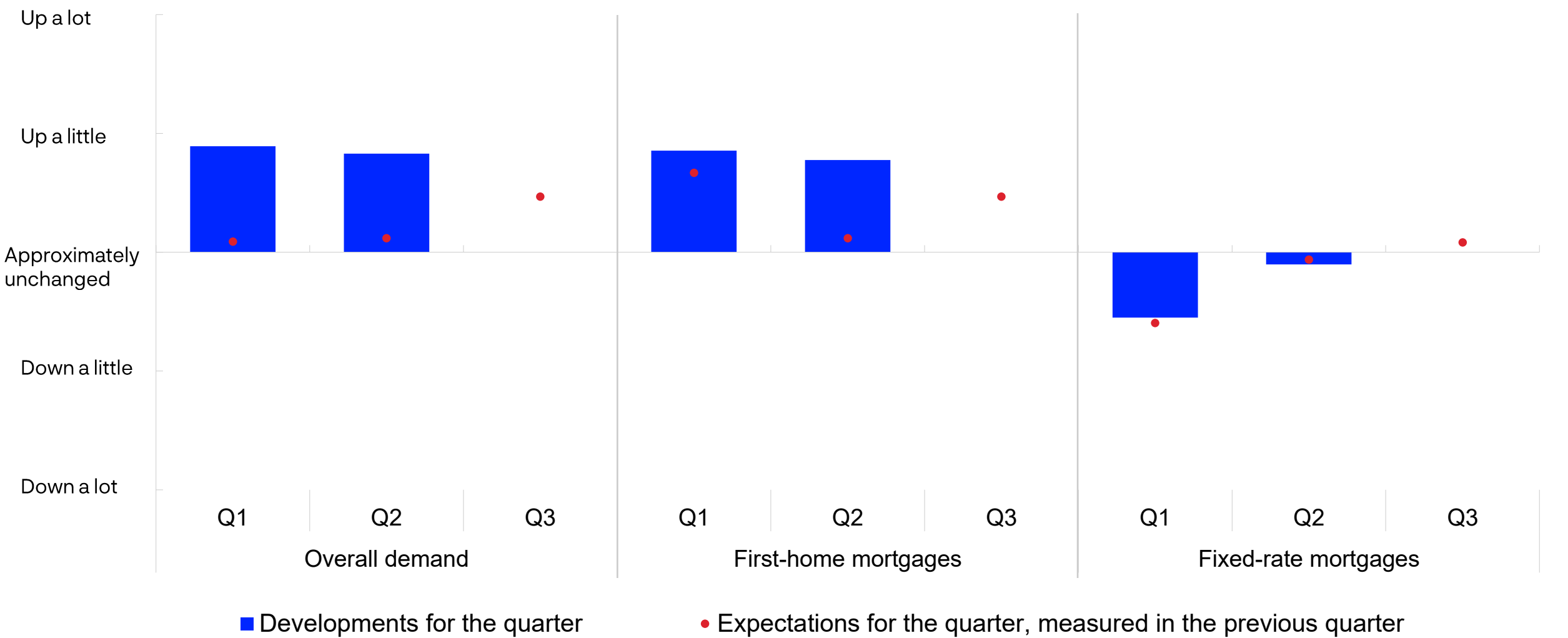


Easing of credit standards is shown as an increase and tightening of credit standards is shown as a decrease.

Household residential mortgage demand

Source: Norges Bank

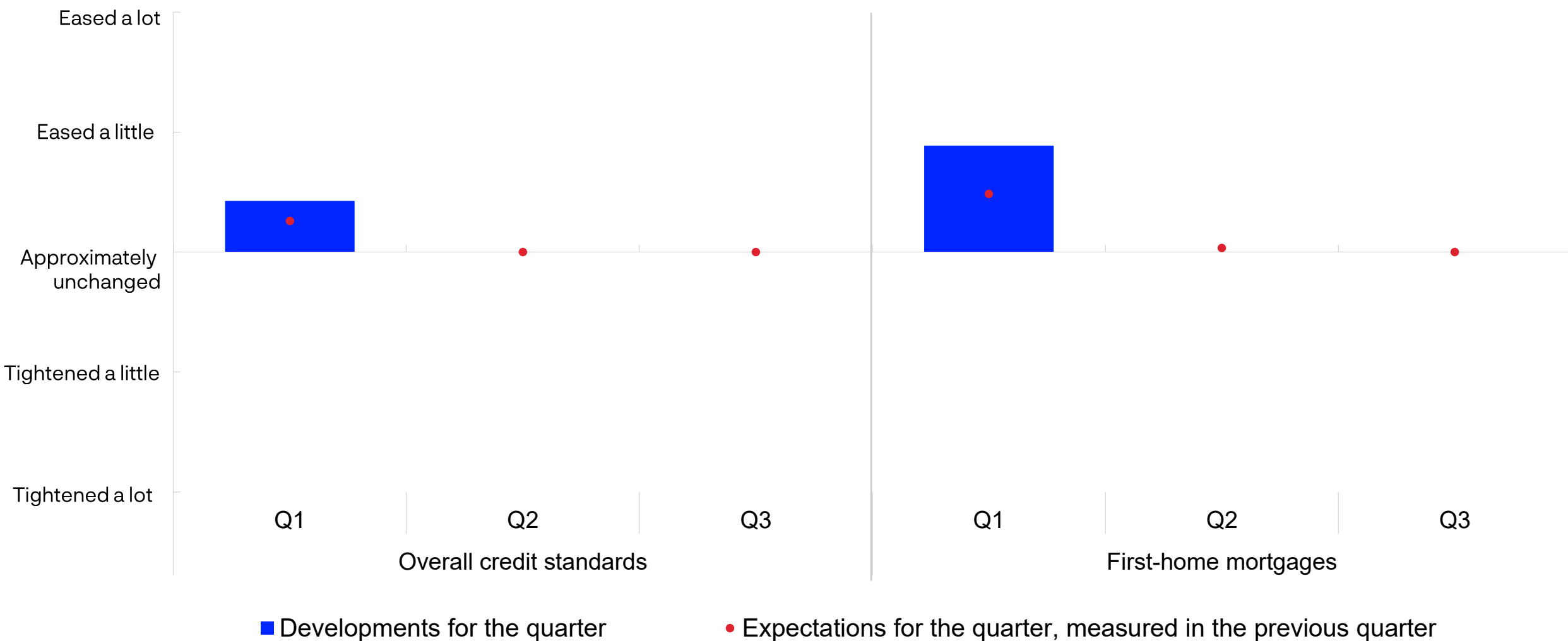
Change from previous quarter. 2025 Q1 – 2025 Q3



Credit standards for households

Source: Norges Bank

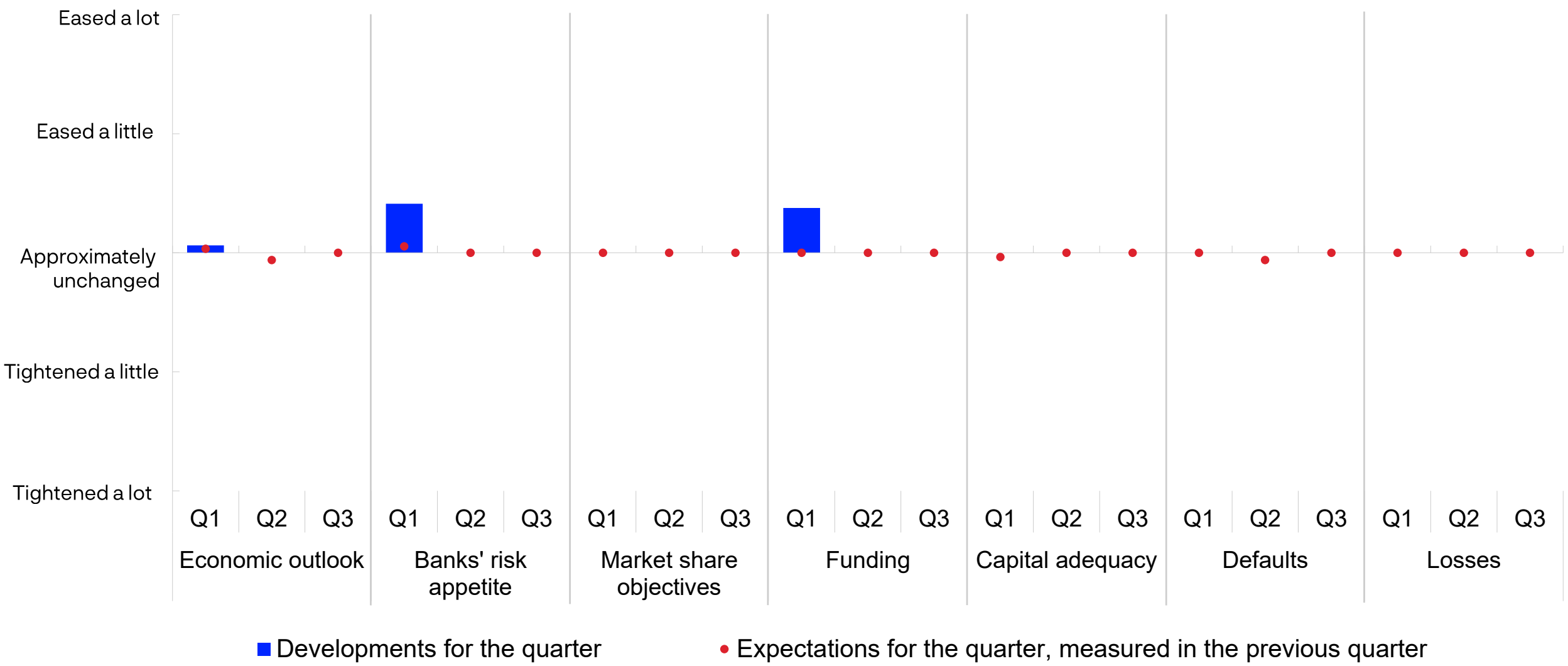
Change from previous quarter. 2025 Q1 – 2025 Q3



Factors affecting credit standards for households

Source: Norges Bank

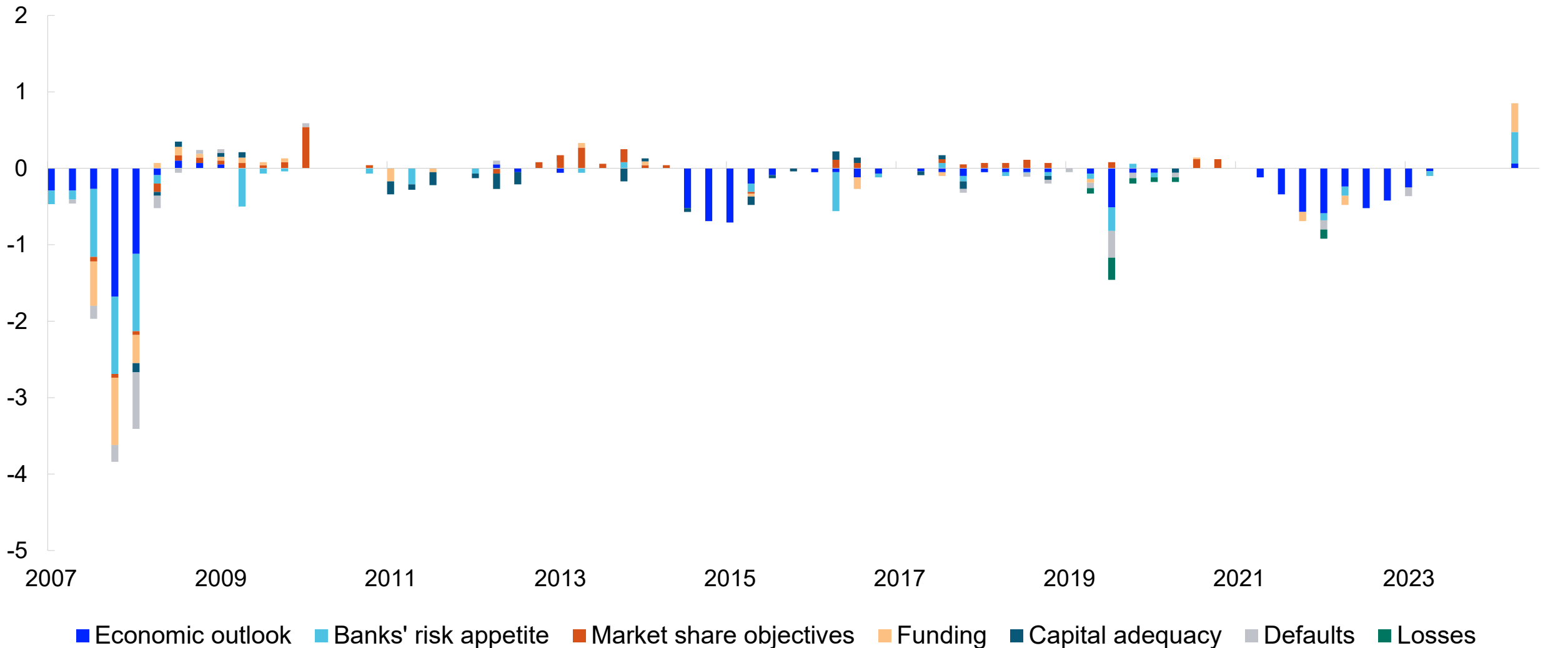
Change from previous quarter. 2025 Q1 – 2025 Q3



Factors affecting credit standards for households

Source: Norges Bank

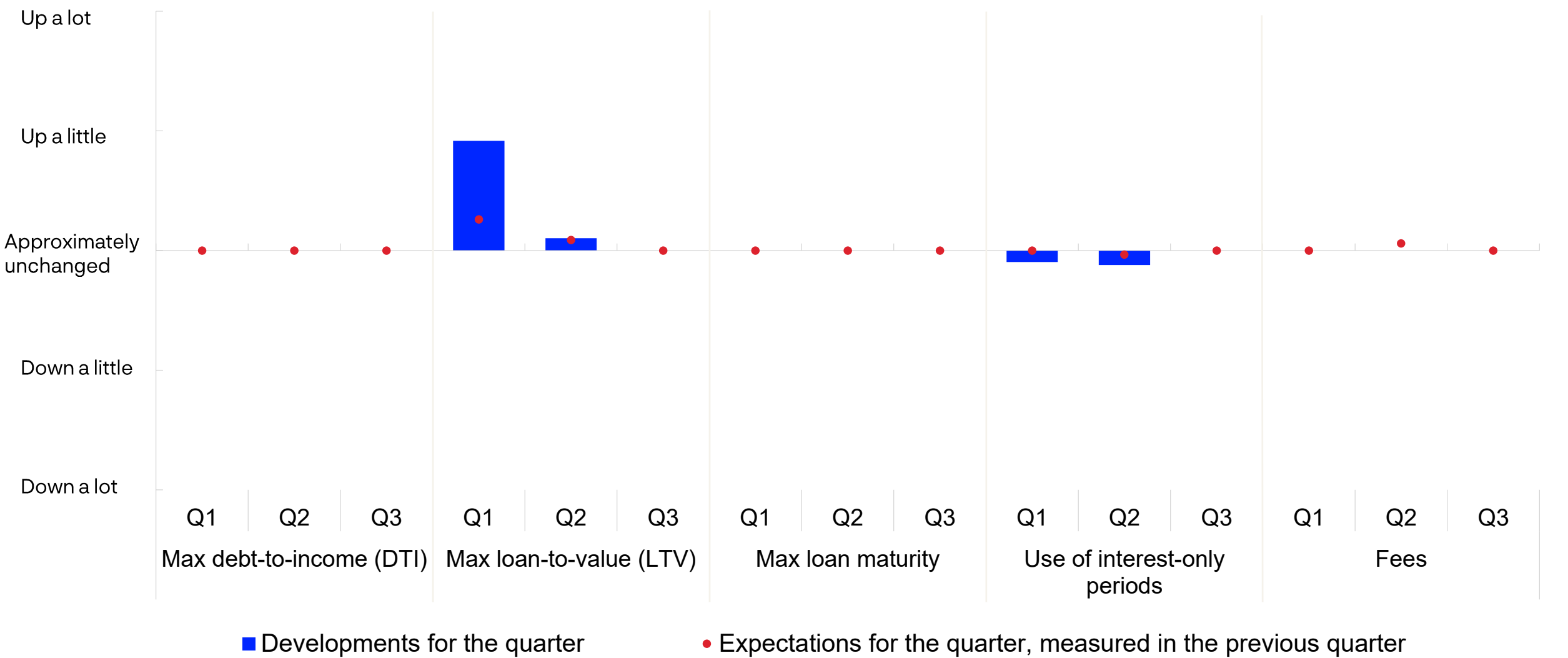
Change from previous quarter. 2007 Q4 – 2025 Q2



Loan conditions for households

Source: Norges Bank

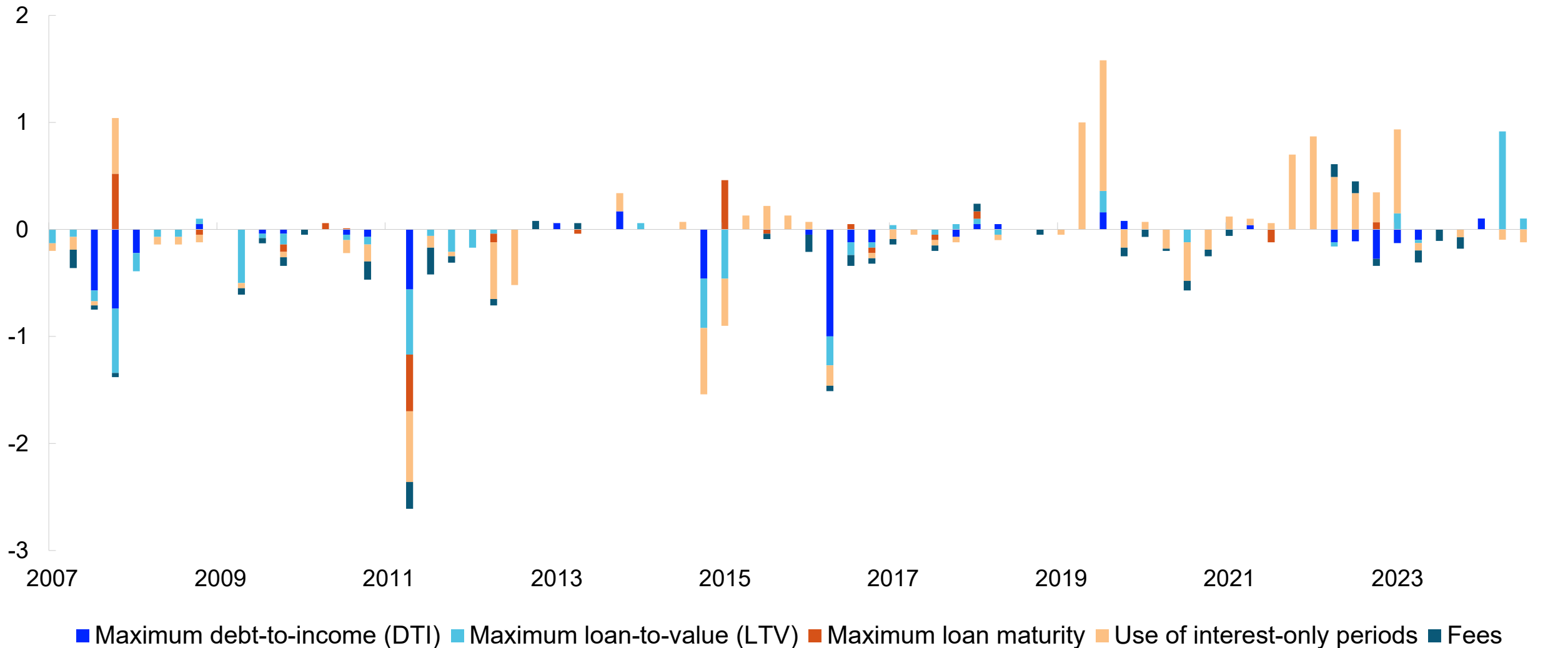
Change from previous quarter. 2025 Q1 – 2025 Q3



Loan conditions for households

Source: Norges Bank

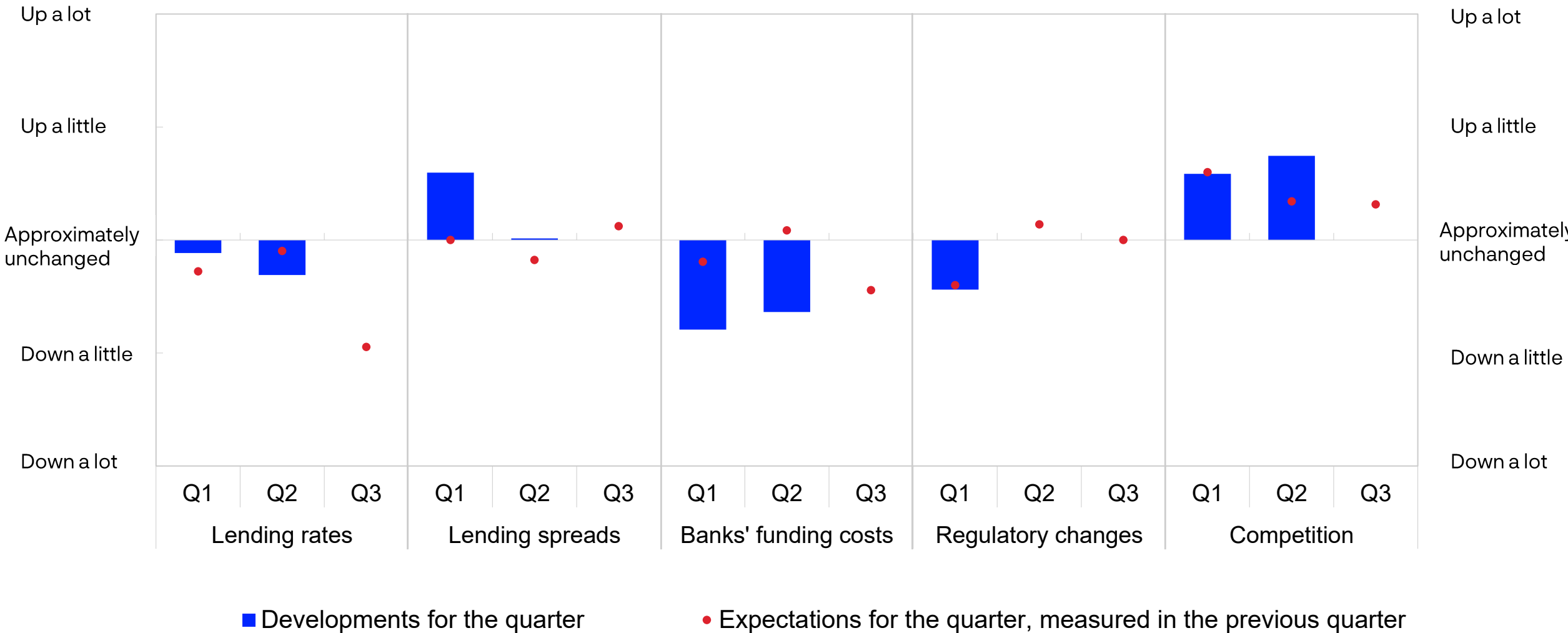
Change from previous quarter. 2007 Q4 – 2025 Q2



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

Source: Norges Bank

Change from previous quarter. 2025 Q1 – 2025 Q3

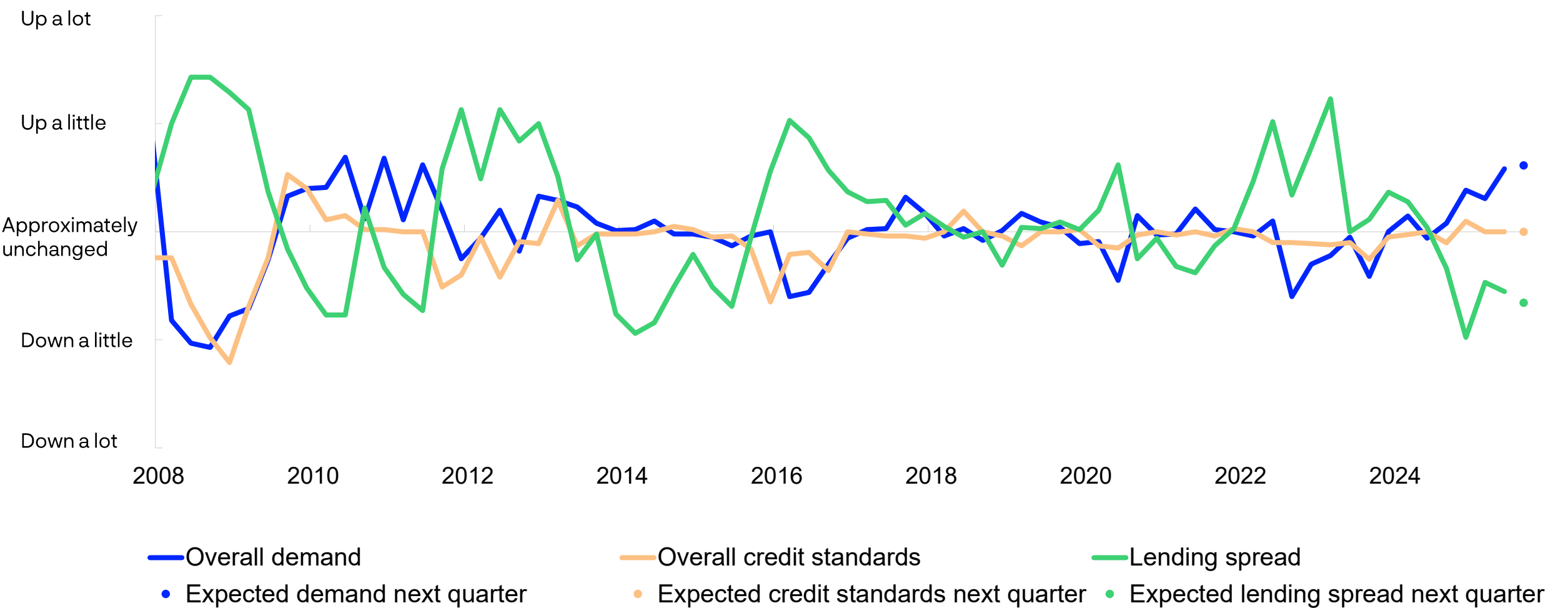


Credit demand, credit standards and lending spreads.

Lending to non-financial corporates

Source: Norges Bank

Change from previous quarter. 2007 Q4 – 2025 Q3

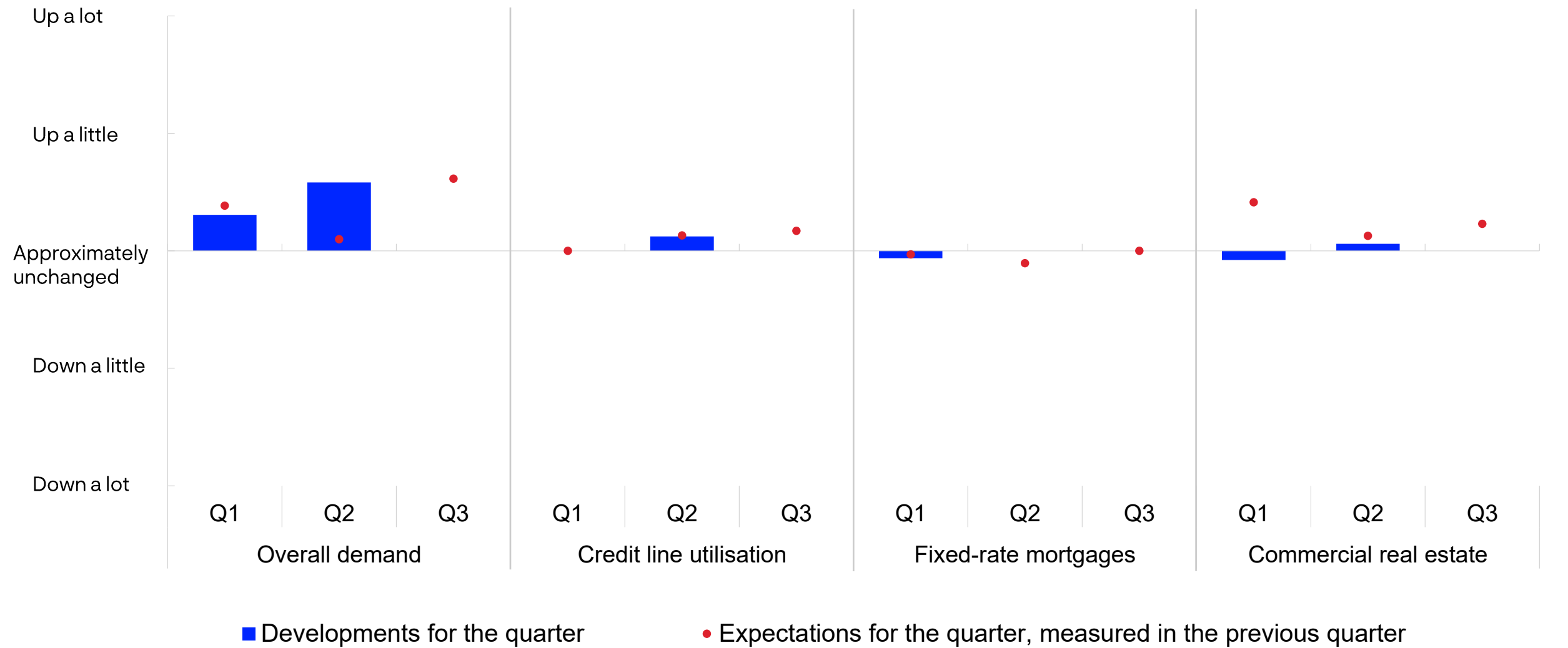


Easing of credit standards is shown as an increase and tightening of credit standards is shown as a decrease.

Credit demand from non-financial corporates

Source: Norges Bank

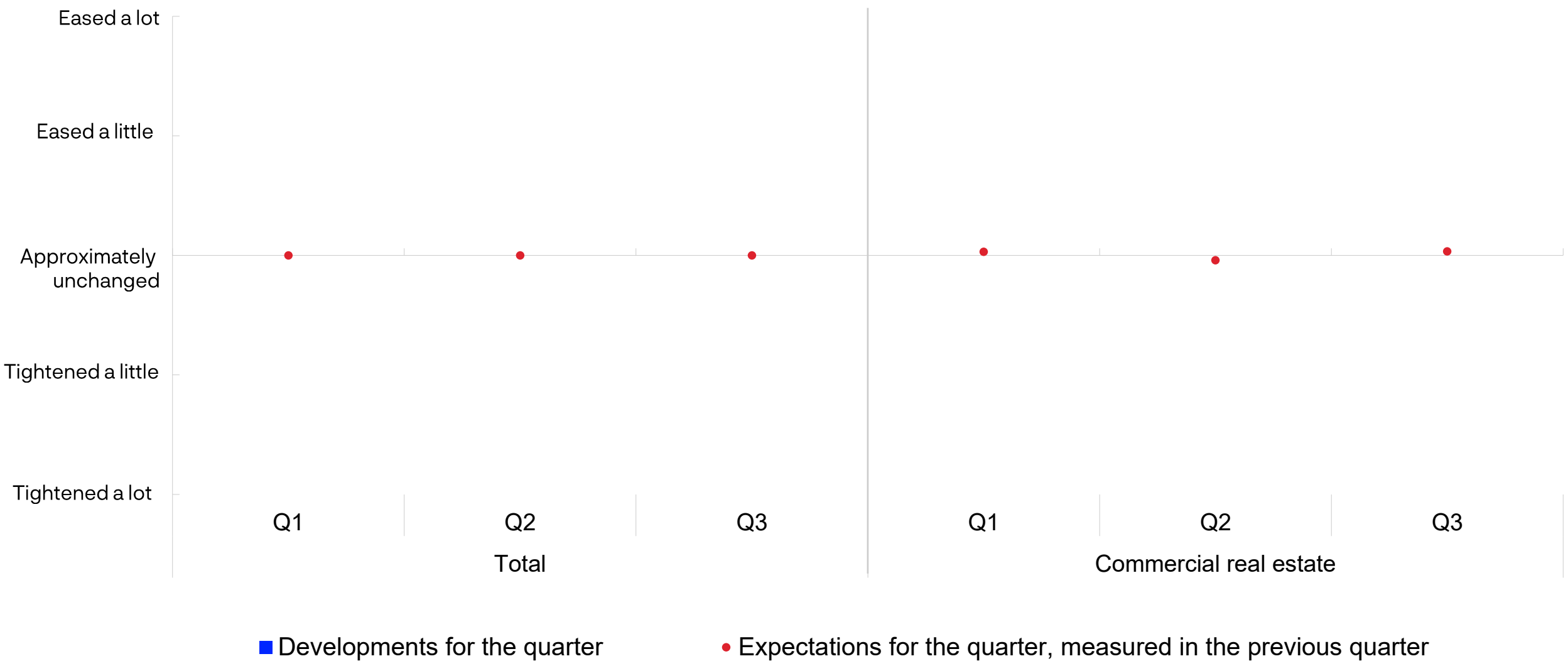
Change from previous quarter. 2025 Q1 – 2025 Q3



Credit standards for non-financial corporates

Source: Norges Bank

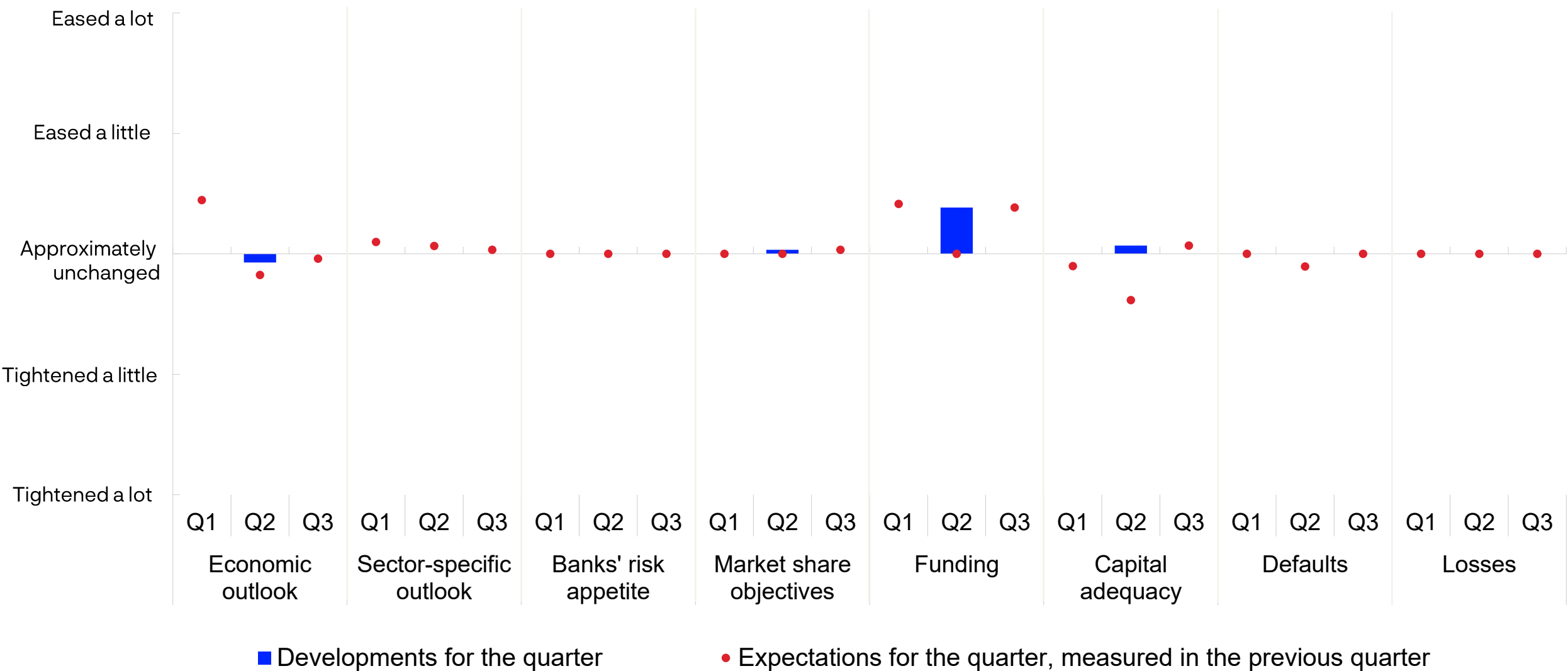
Change from previous quarter. 2025 Q1 – 2025 Q3



Factors affecting credit standards for non-financial corporates

Source: Norges Bank

Change from previous quarter. 2025 Q1 – 2025 Q3



Source: Norges Bank

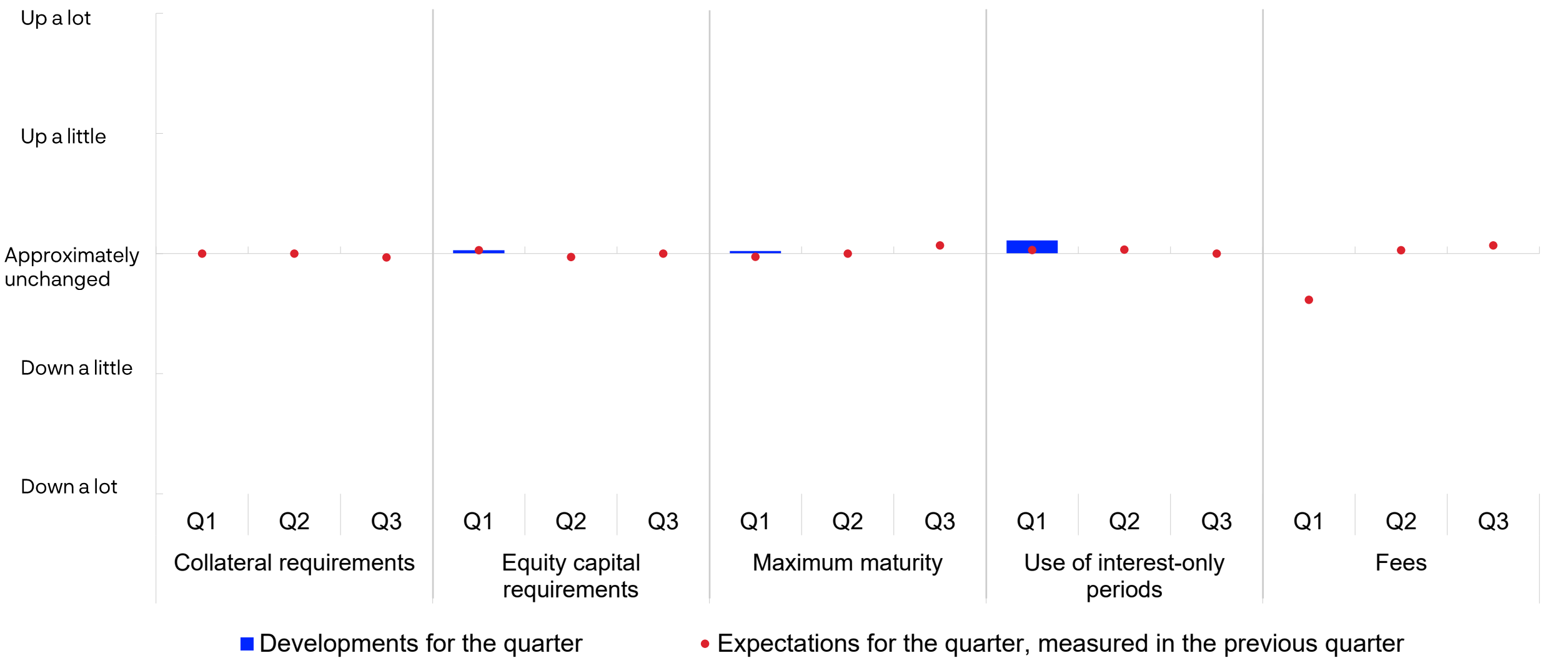
The chart displays the following factors contributing to the credit gap change:

- Economic outlook
- Sector-specific outlook
- Banks' risk appetite
- Market share objectives
- Funding
- Capital adequacy
- Defaults
- Losses

Loan conditions for non-financial corporates

Source: Norges Bank

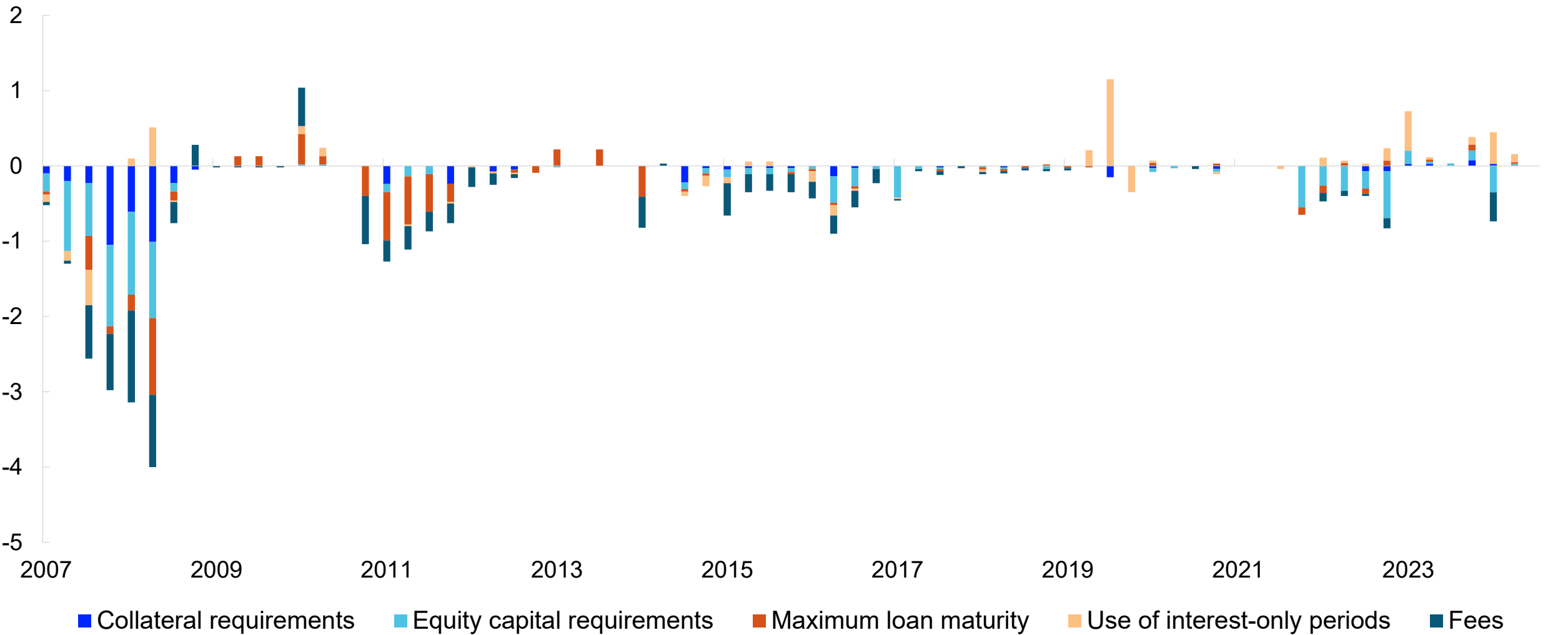
Change from previous quarter. 2025 Q1 – 2025 Q3



Loan conditions for non-financial corporates

Source: Norges Bank

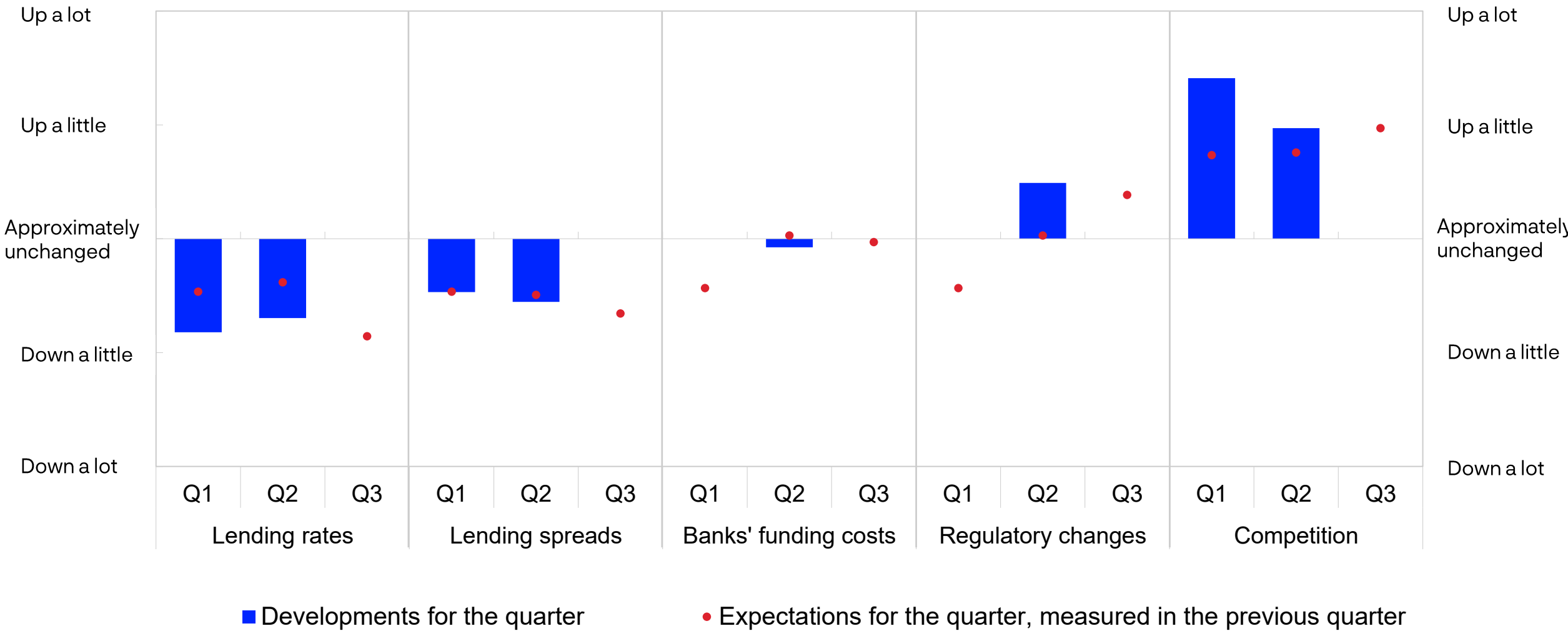
Change from previous quarter. 2007 Q4 – 2025 Q2



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

Source: Norges Bank

Change from previous quarter. 2025 Q1 – 2025 Q3



The sample of banks in the lending survey

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

DNB, Nordea, Danske Bank¹, Handelsbanken, SpareBank 1 Sør-Norge², SpareBank 1 Østlandet, SpareBank 1 SMN, SpareBank 1 Nord-Norge and Sparebanken Norge³.

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.