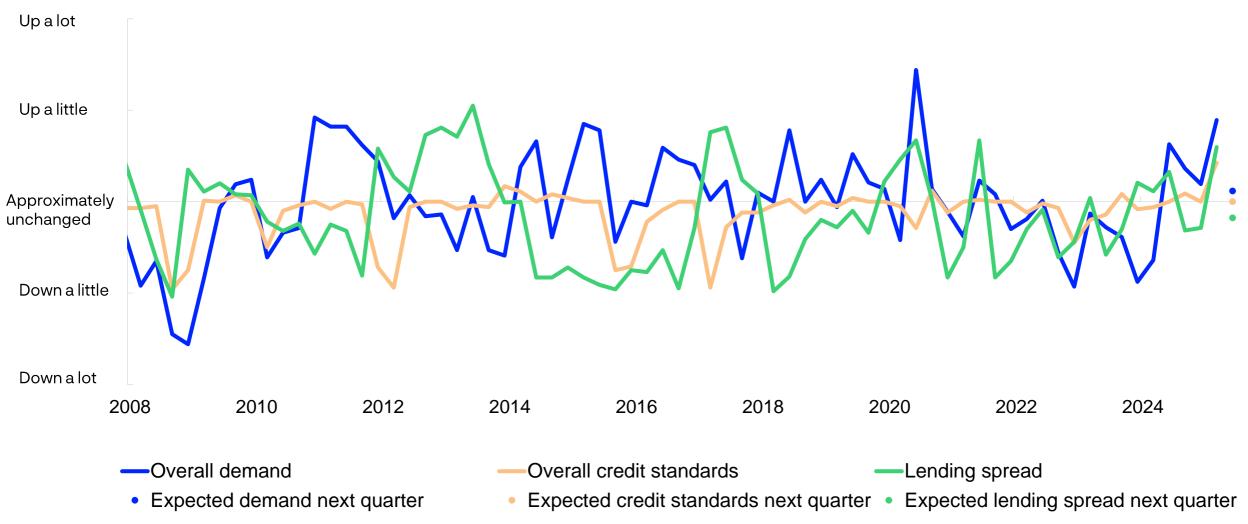


# Norges Bank's Survey of Bank Lending

2025 Q1

# Residential mortgage demand, credit standards and lending spreads

Change from previous quarter. 2007 Q4 – 2025 Q2

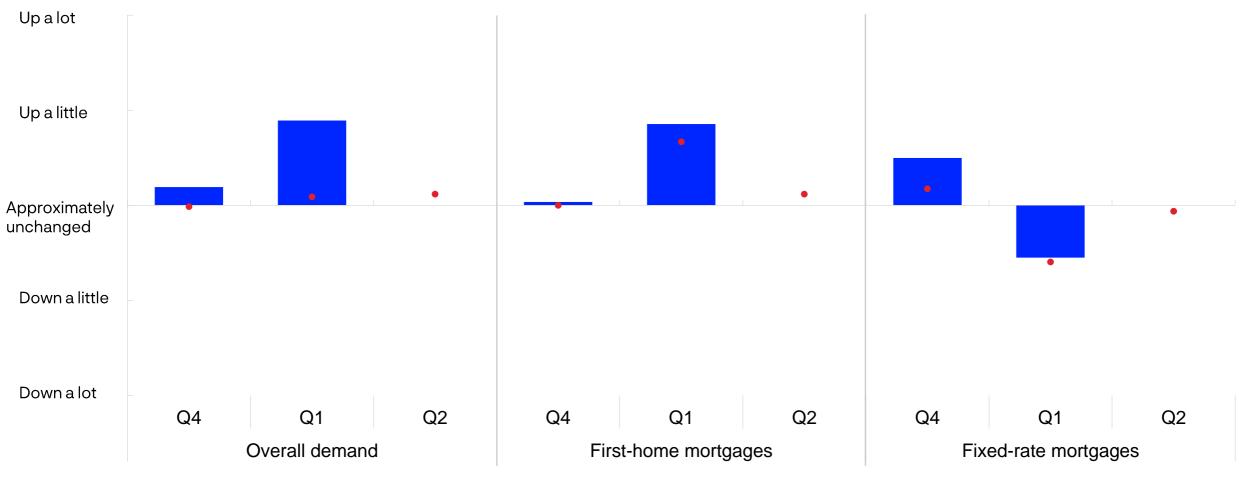


Source: Norges Bank

Easing of credit standards is shown as an increase and tightening of credit standards is shown as a decrease. 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. From 2024 Q4, Danske Bank is no longer included in the sample of banks reporting for the retail market.

### Household residential mortgage demand

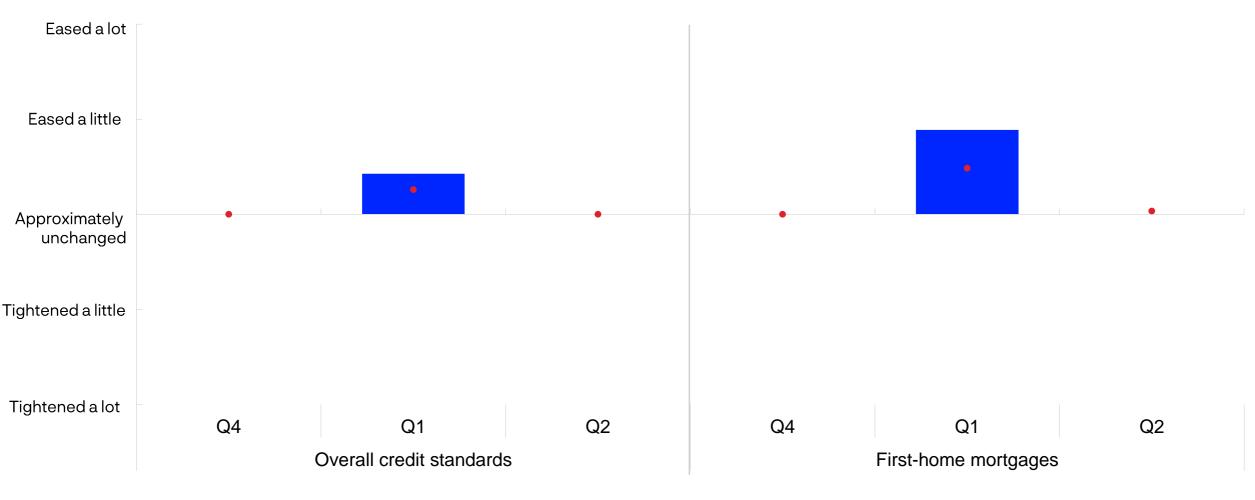
Change from previous quarter. 2024 Q4 – 2025 Q2



Developments for the quarter

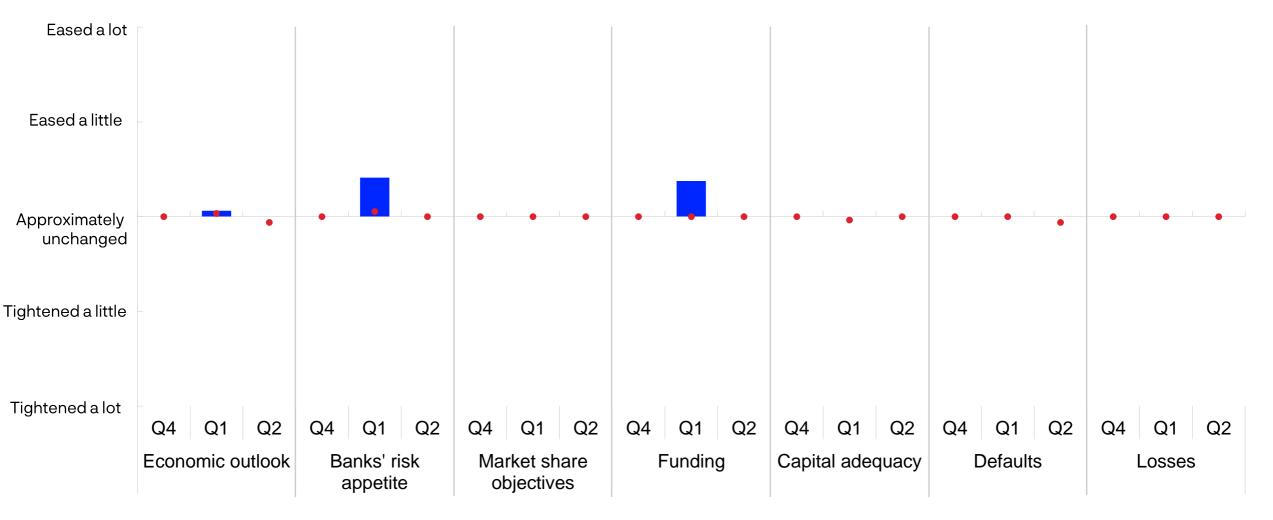
### Credit standards for households

Change from previous quarter. 2024 Q4 – 2025 Q2



#### Factors affecting credit standards for households

Change from previous quarter. 2024 Q4 – 2025 Q2



Developments for the quarter

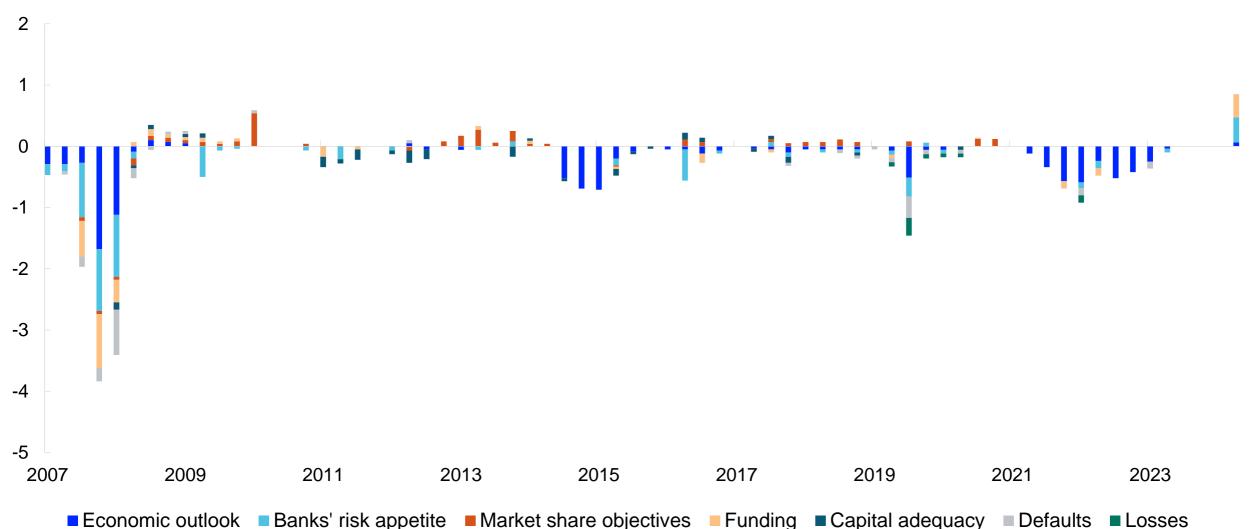
• Expectations for the quarter, measured in the previous quarter

Source: Norges Bank

### Factors affecting credit standards for households

Source: Norges Bank

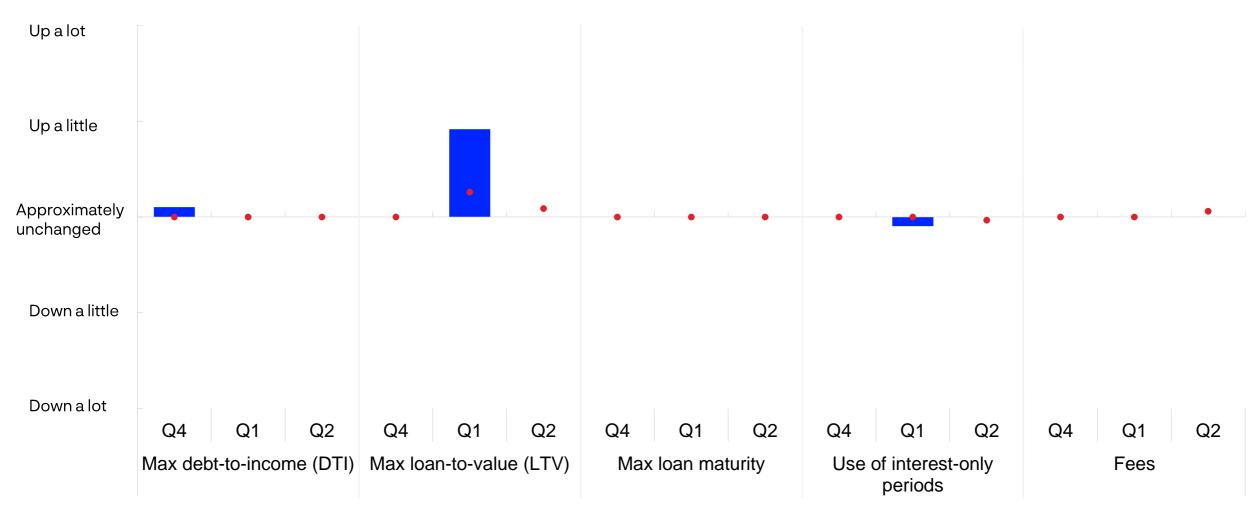
Change from previous quarter. 2007 Q4 – 2025 Q1



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

### Loan conditions for households

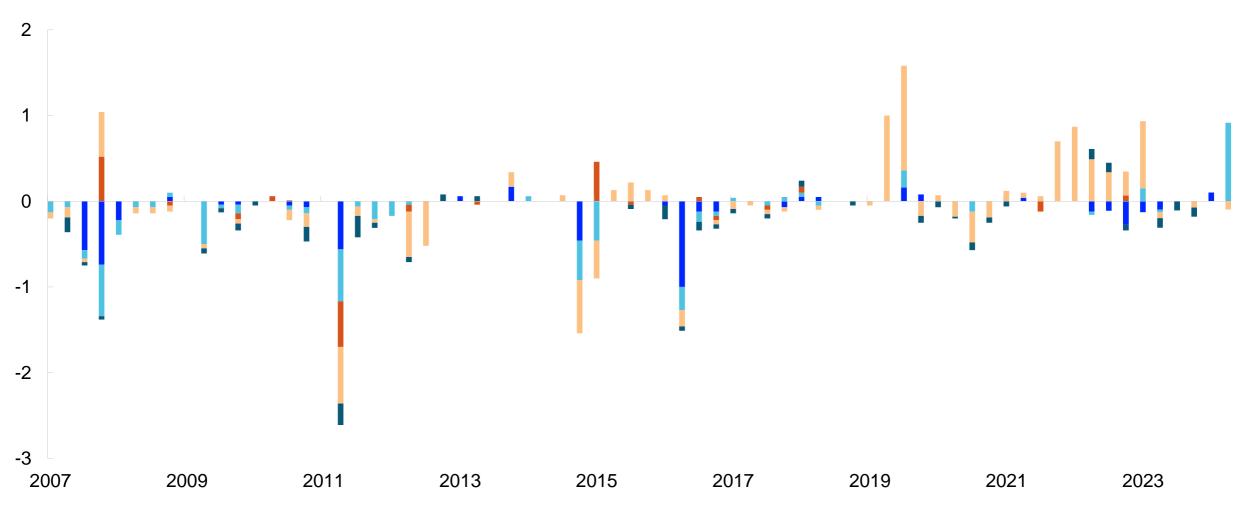
Change from previous quarter. 2024 Q4 – 2025 Q2



Developments for the quarter

### Loan conditions for households

Change from previous quarter. 2007 Q4 – 2025 Q1



■ Maximum debt-to-income (DTI) ■ Maximum Ioan-to-value (LTV) ■ Maximum Ioan maturity ■ Use of interest-only periods ■ Fees 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. From 2024 Q4, Danske Bank is no longer included in the sample of banks reporting for the retail market.

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

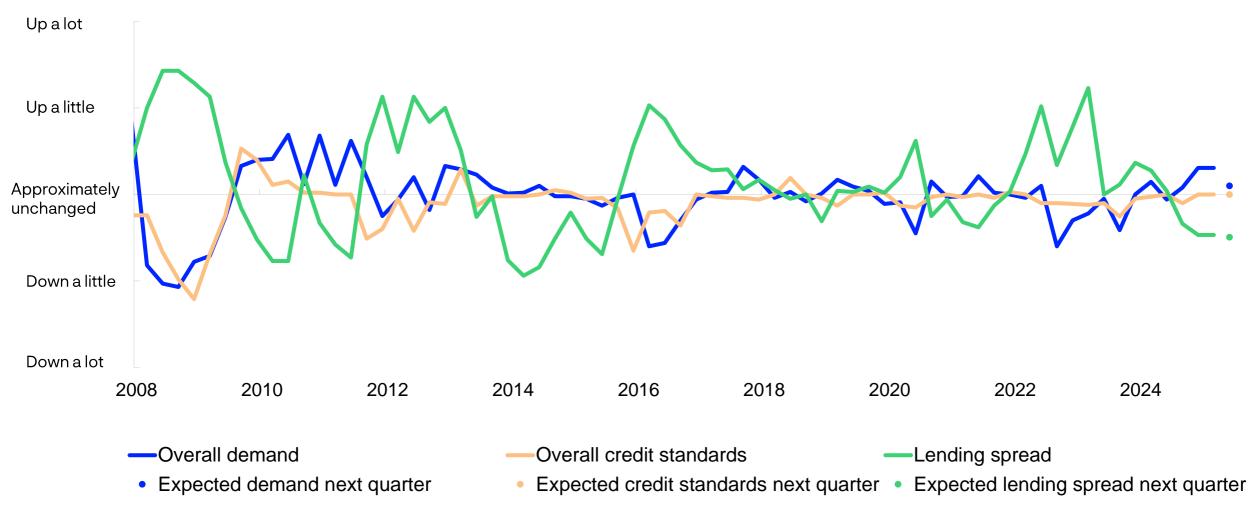
Up a lot Up a lot Up a little Up a little Approximately Approximately unchanged unchanged • Down a little Down a little Down a lot Down a lot Q4 Q1 Q2 Q4 Q1 Q2 Q4 Q1 Q2 Q1 Q2 Q4 Q1 Q2 Q4 Lending spreads Lending rates Banks' funding costs **Regulatory changes** Competition

Change from previous quarter. 2024 Q4 – 2025 Q2

Developments for the quarter

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

Change from previous quarter. 2007 Q4 – 2025 Q2



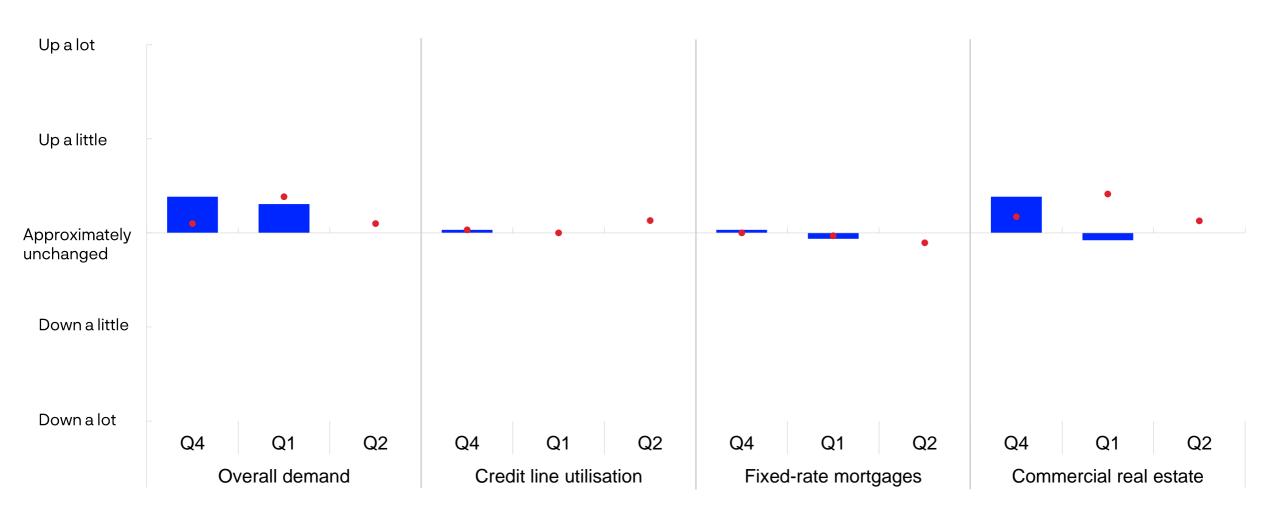
Source: Norges Bank

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

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.

### Credit demand from non-financial enterprises

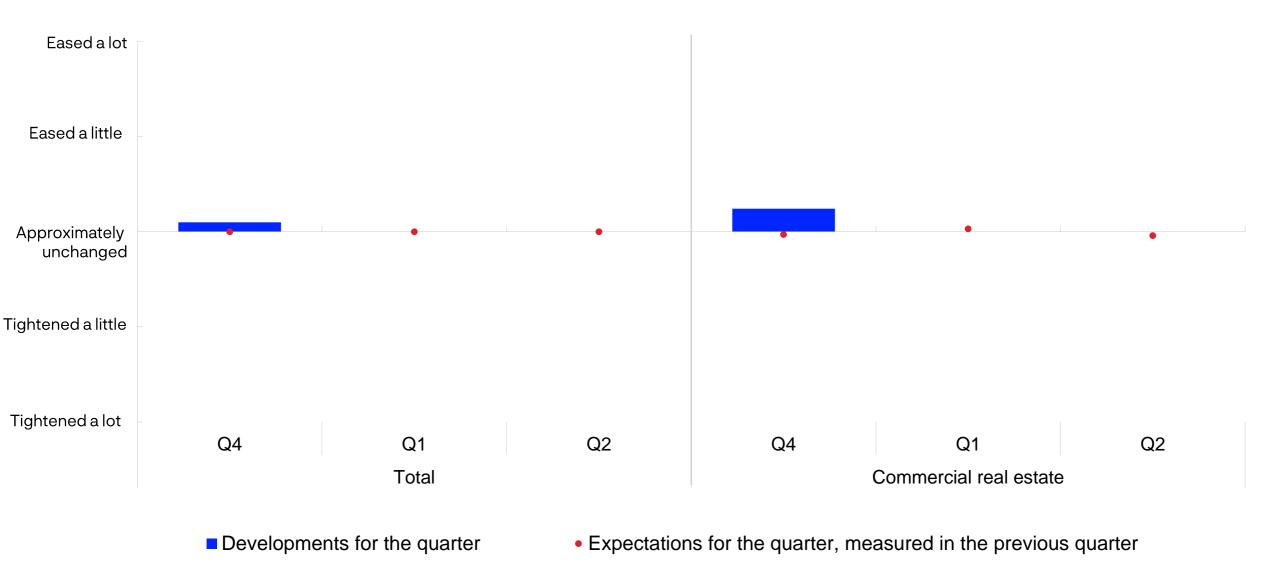
Change from previous quarter. 2024 Q4 – 2025 Q2



Developments for the quarter

### Credit standards for non-financial enterprises

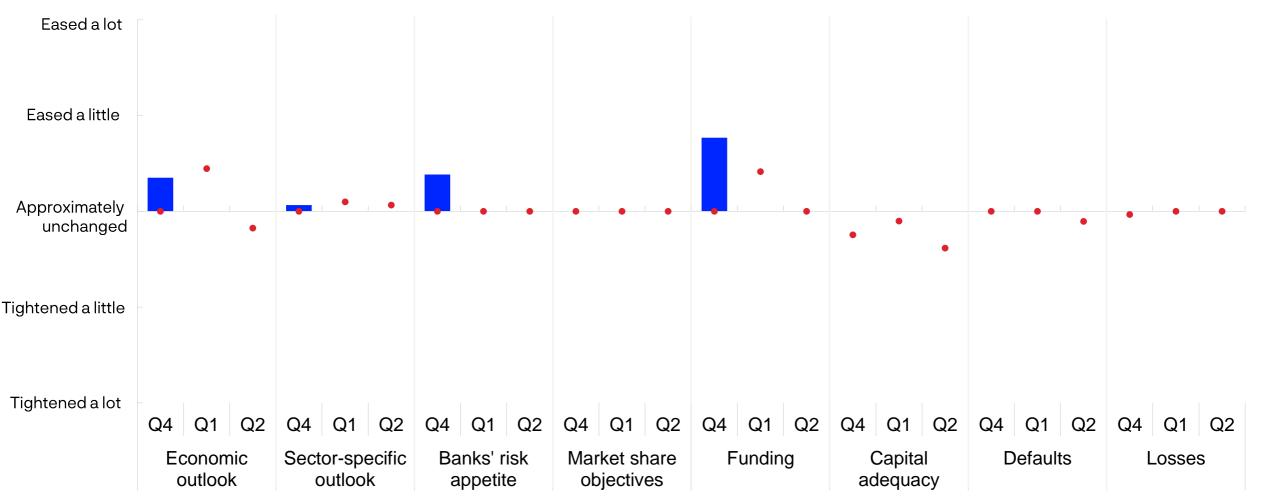
Change from previous quarter. 2024 Q4 – 2025 Q2



Source: Norges Bank

### Factors affecting credit standards for nonfinancial enterprises

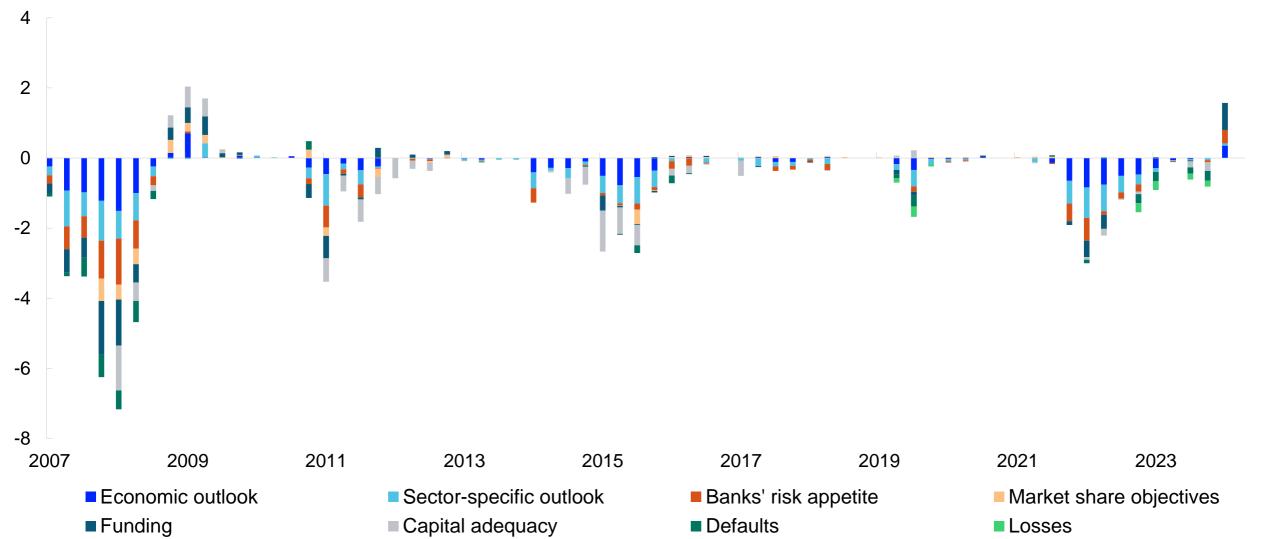
Change from previous quarter. 2024 Q4 – 2025 Q2



Developments for the quarter

## Factors affecting credit standards for nonfinancial enterprises

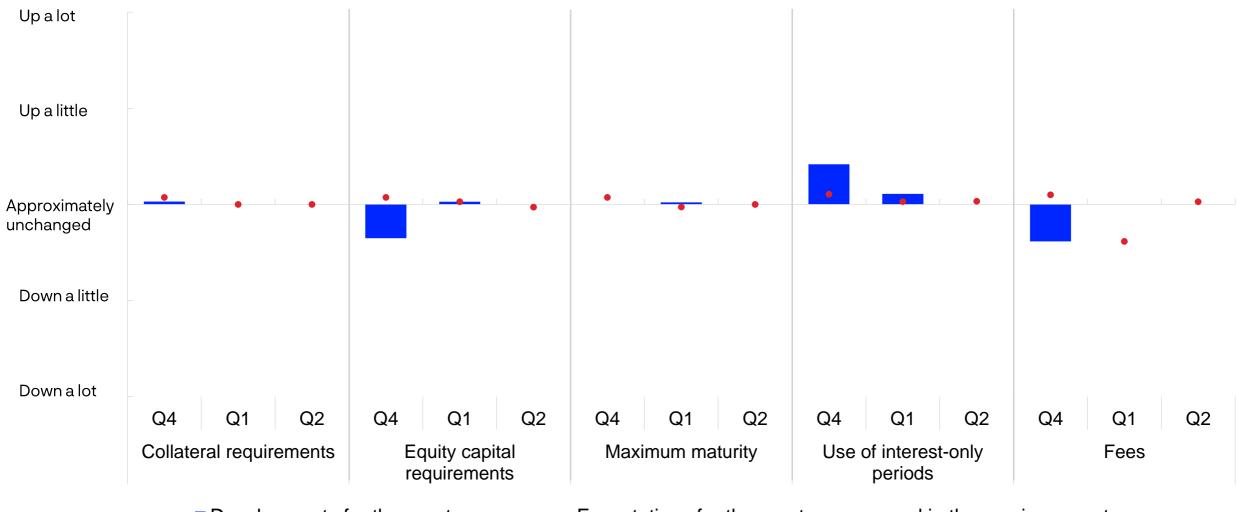
Change from previous quarter. 2007 Q4 – 2025 Q1



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.

### Loan conditions for non-financial enterprises

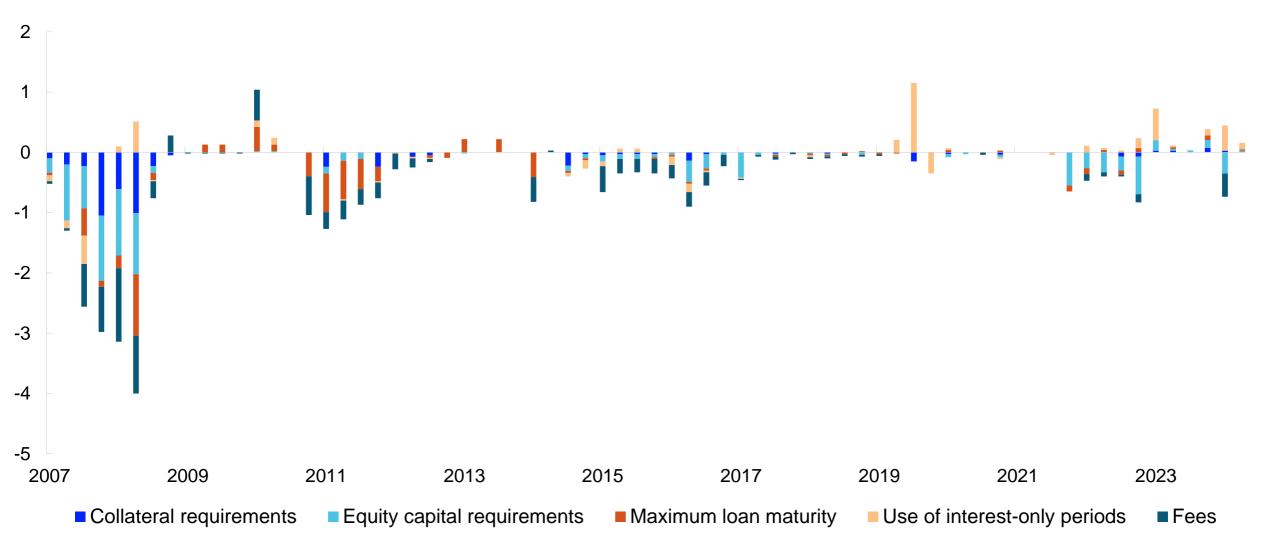
Change from previous quarter. 2024 Q4 – 2025 Q2



Developments for the quarter

### Loan conditions for non-financial enterprises

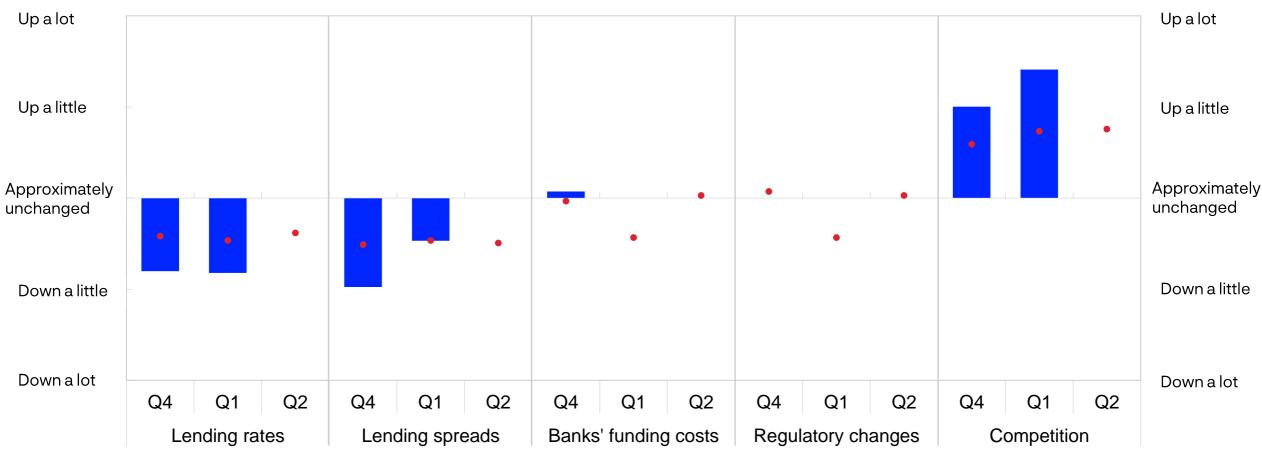
Change from previous quarter. 2007 Q4 – 2025 Q1



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.

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

Change from previous quarter. 2024 Q4 – 2025 Q2



Developments for the quarter

• Expectations for the quarter, measured in the previous quarter

Source: Norges Bank