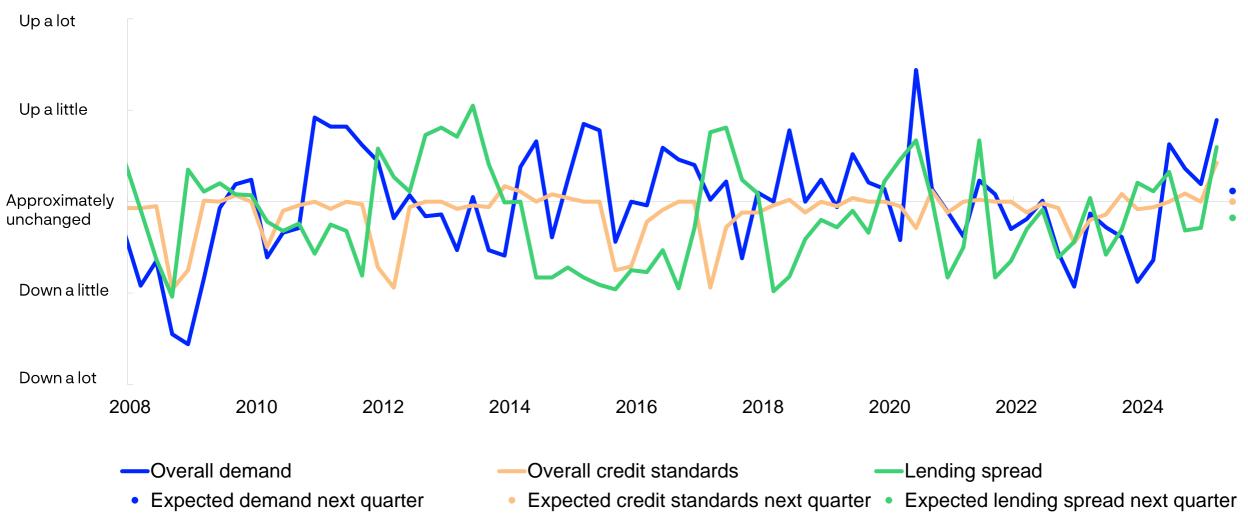


Norges Bank's Survey of Bank Lending

2025 Q1

Residential mortgage demand, credit standards and lending spreads

Change from previous quarter. 2007 Q4 – 2025 Q2

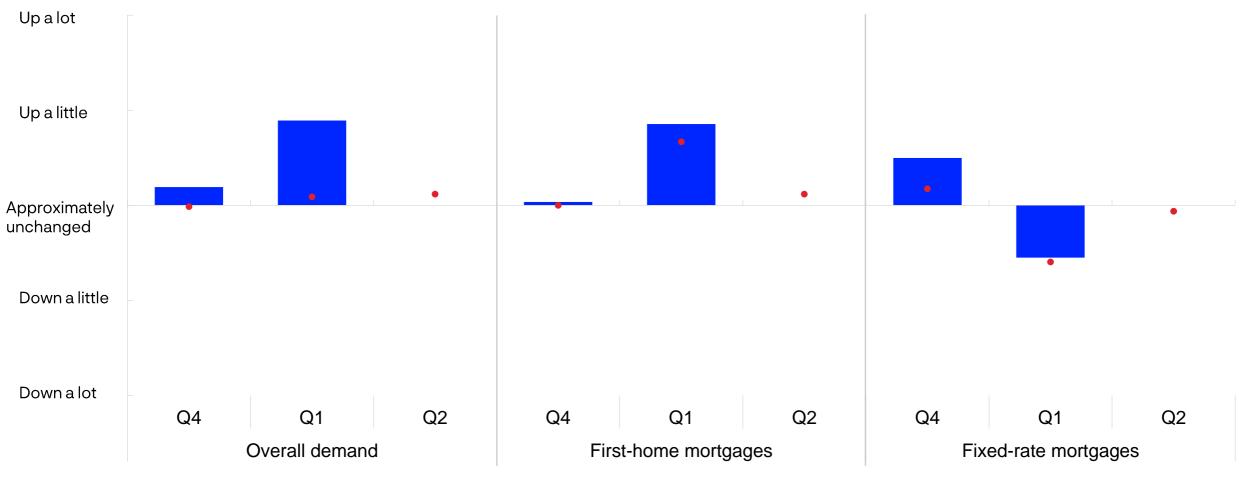


Source: Norges Bank

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

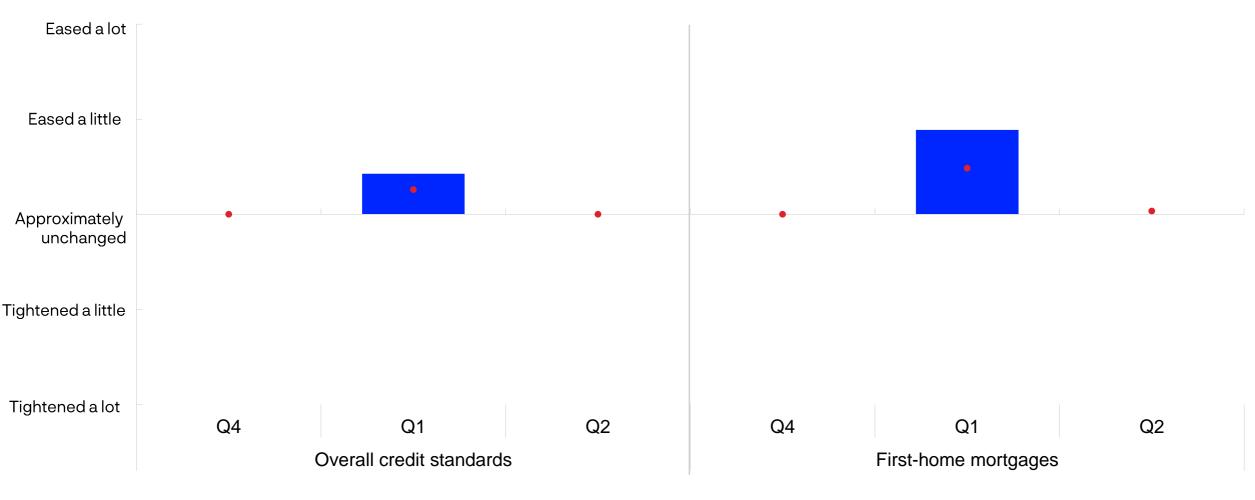
Change from previous quarter. 2024 Q4 – 2025 Q2



Developments for the quarter

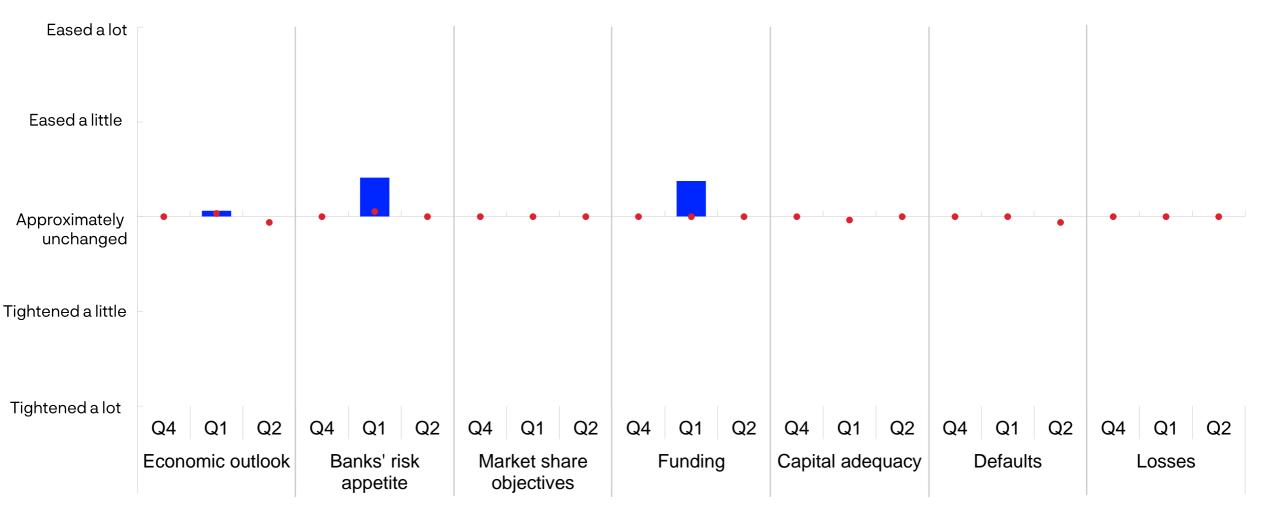
Credit standards for households

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

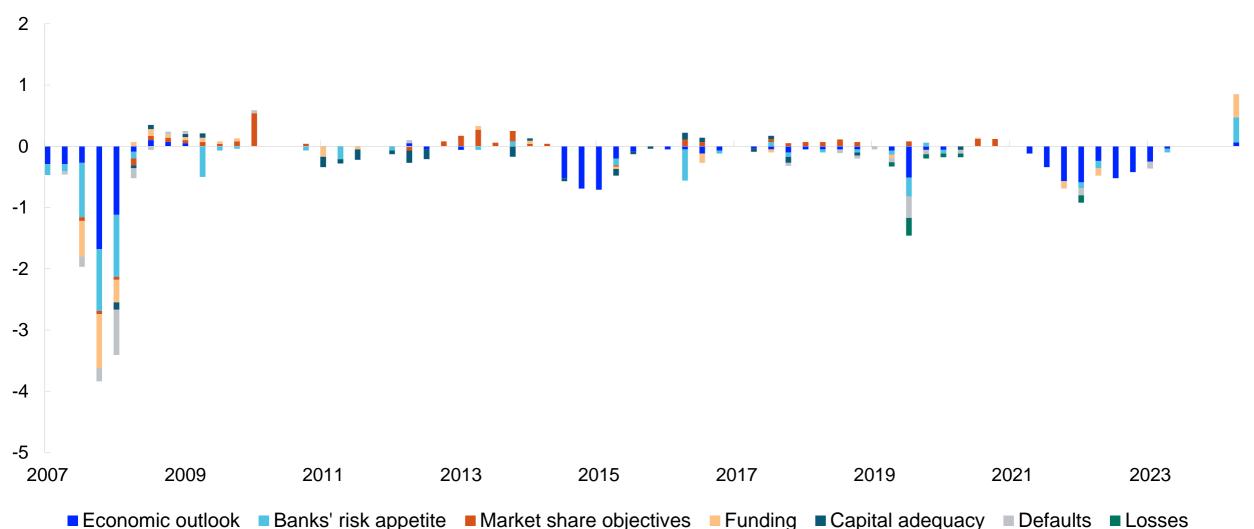
• Expectations for the quarter, measured in the previous quarter

Source: Norges Bank

Factors affecting credit standards for households

Source: Norges Bank

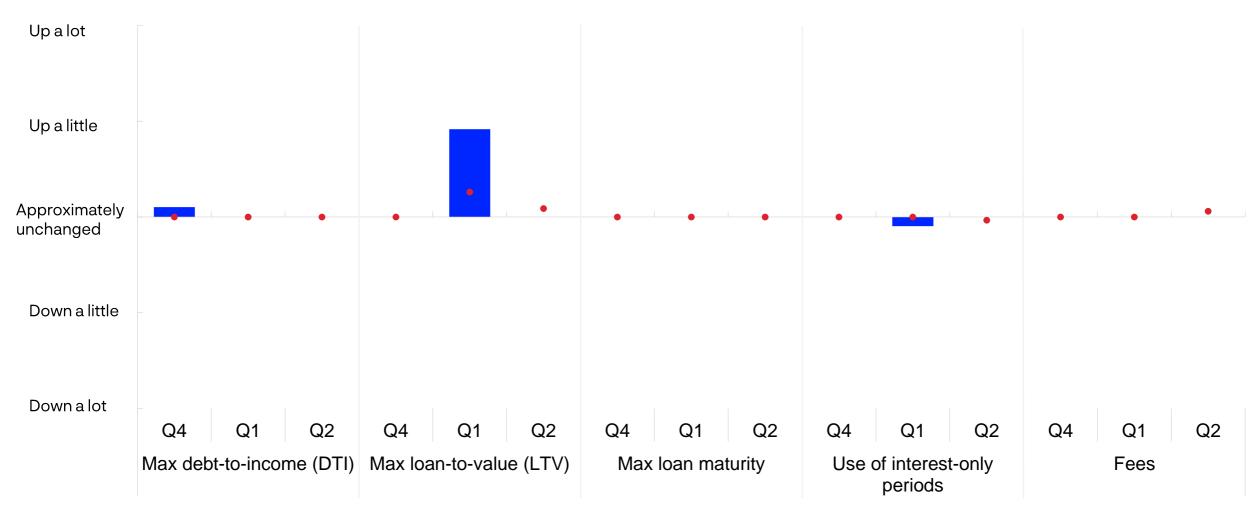
Change from previous quarter. 2007 Q4 – 2025 Q1



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

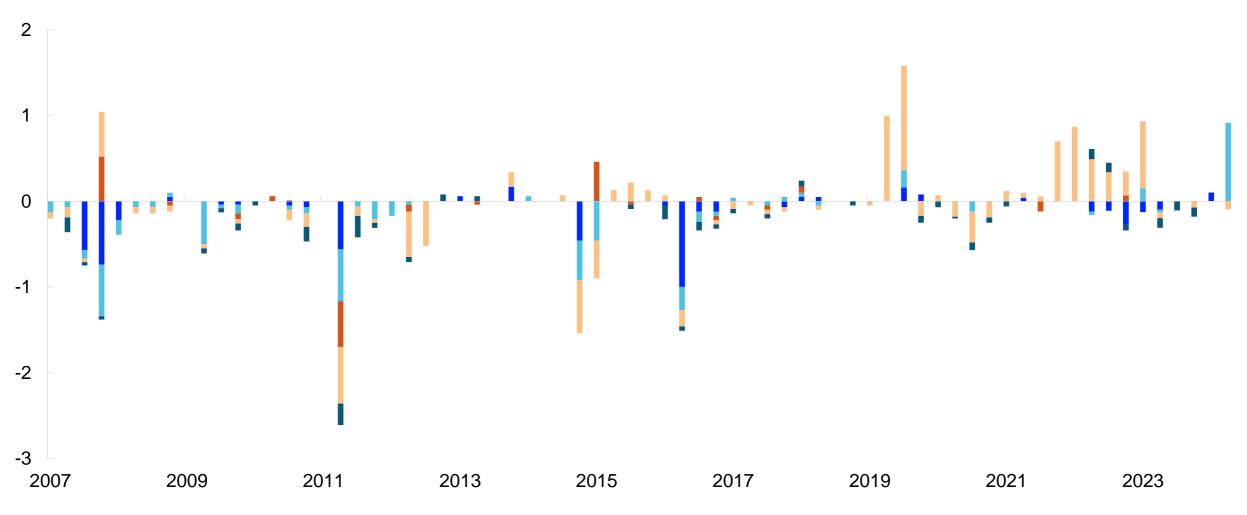
Change from previous quarter. 2024 Q4 – 2025 Q2



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

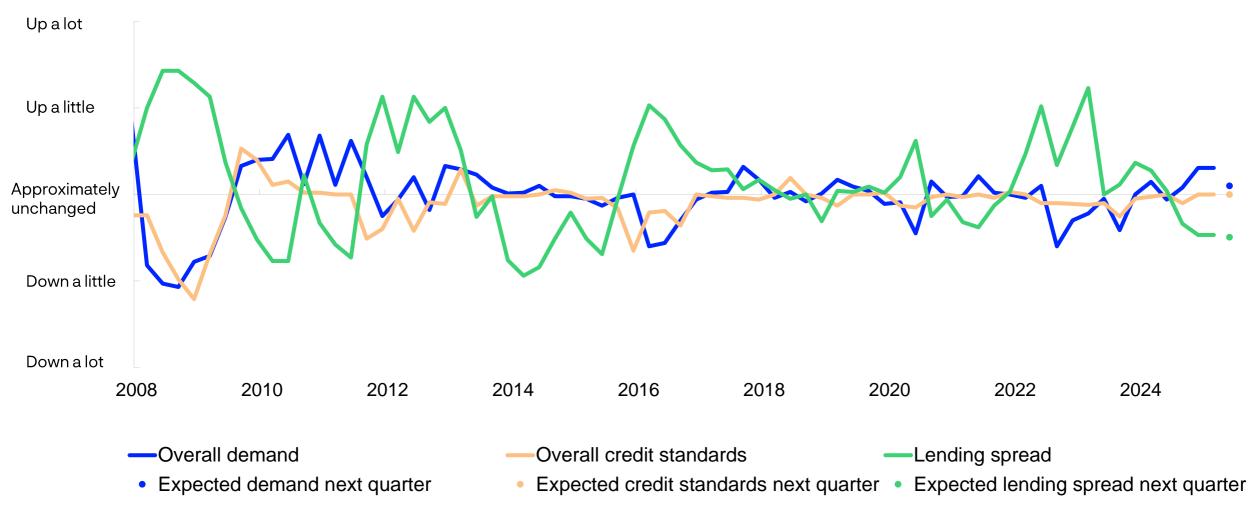
Up a lot Up a lot Up a little Up a little Approximately Approximately unchanged unchanged • Down a little Down a little Down a lot Down a lot Q4 Q1 Q2 Q4 Q1 Q2 Q4 Q1 Q2 Q1 Q2 Q4 Q1 Q2 Q4 Lending spreads Lending rates Banks' funding costs **Regulatory changes** Competition

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



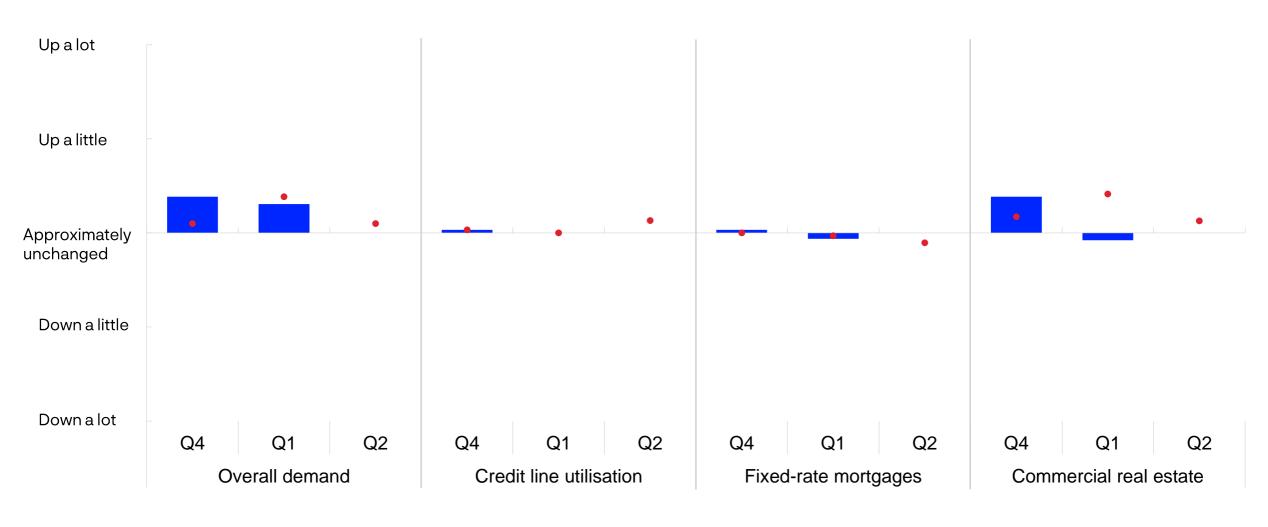
Source: Norges Bank

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

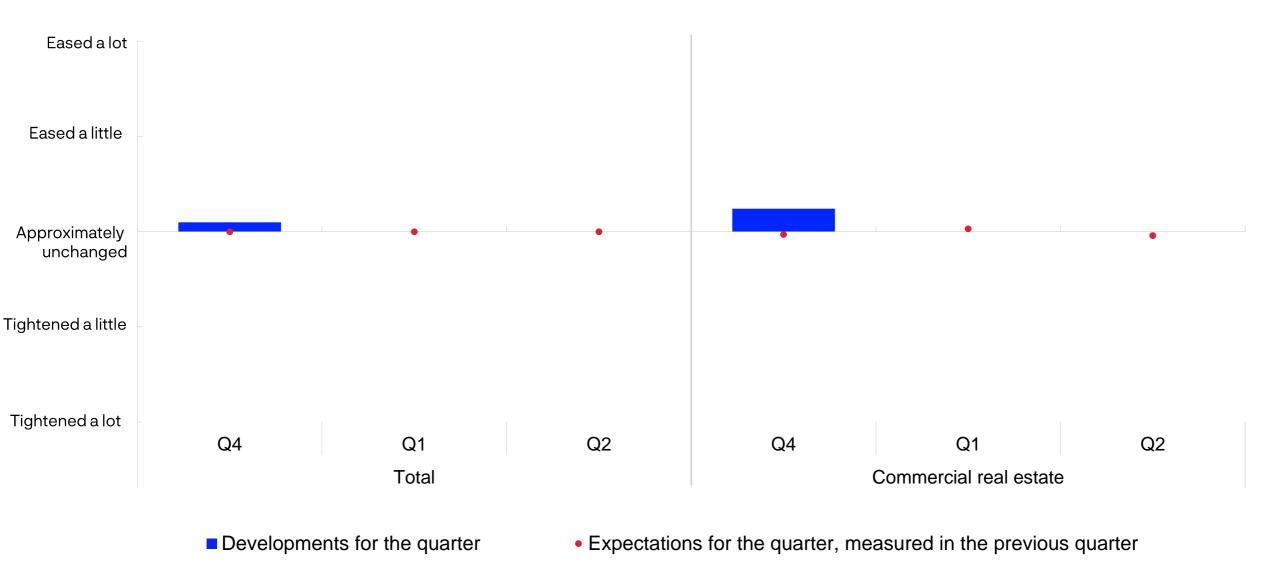
Change from previous quarter. 2024 Q4 – 2025 Q2



Developments for the quarter

Credit standards for non-financial enterprises

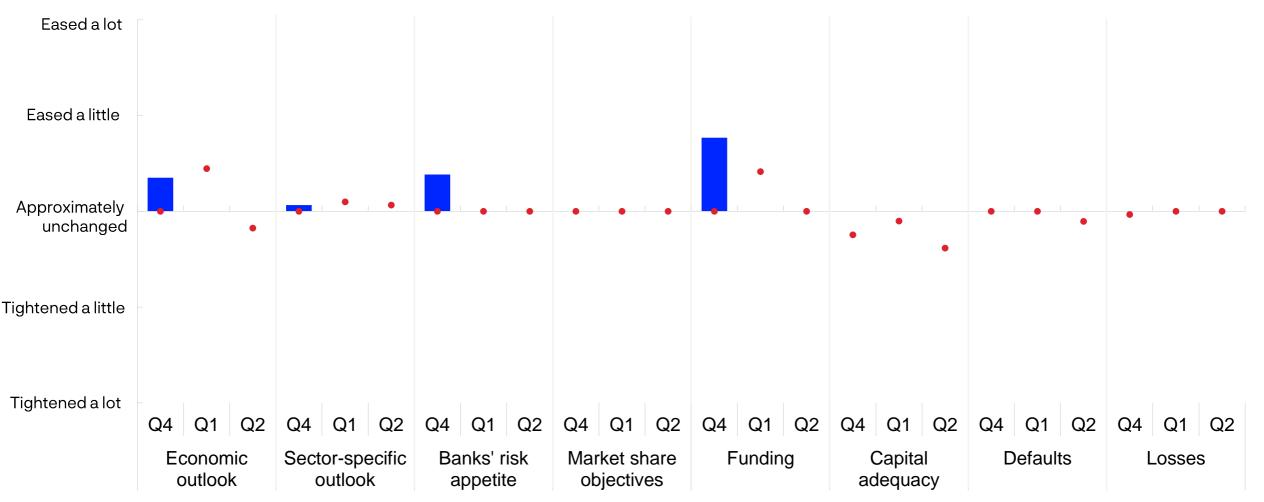
Change from previous quarter. 2024 Q4 – 2025 Q2



Source: Norges Bank

Factors affecting credit standards for nonfinancial enterprises

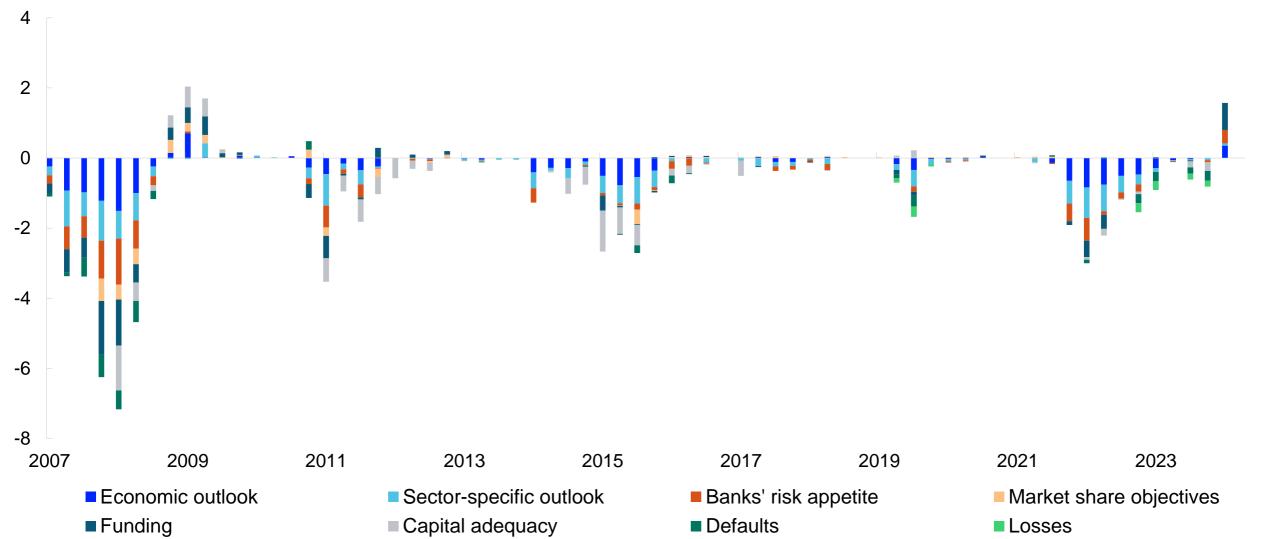
Change from previous quarter. 2024 Q4 – 2025 Q2



Developments for the quarter

Factors affecting credit standards for nonfinancial enterprises

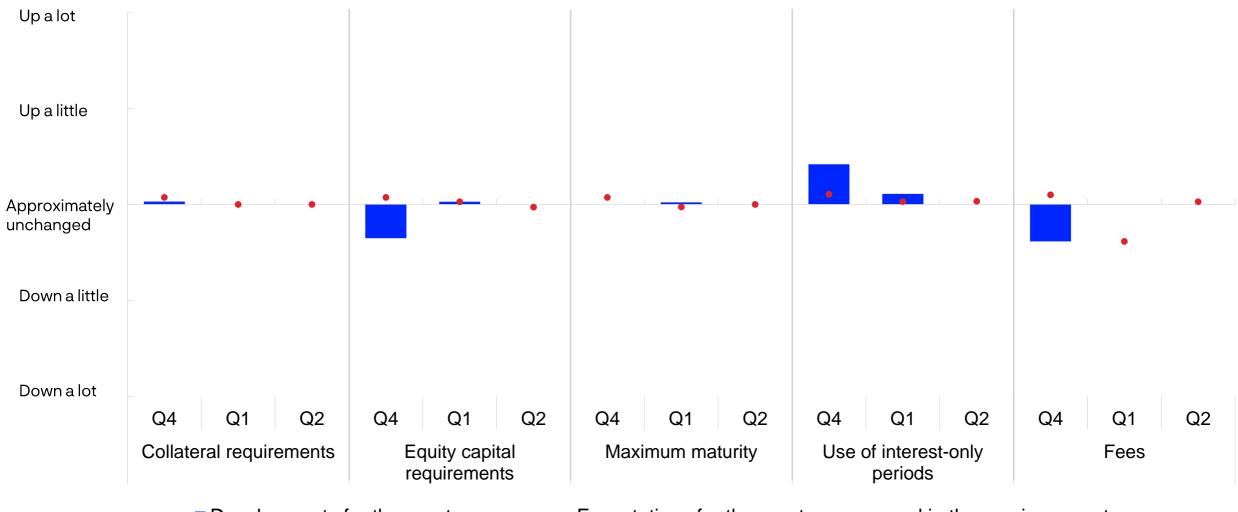
Change from previous quarter. 2007 Q4 – 2025 Q1



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

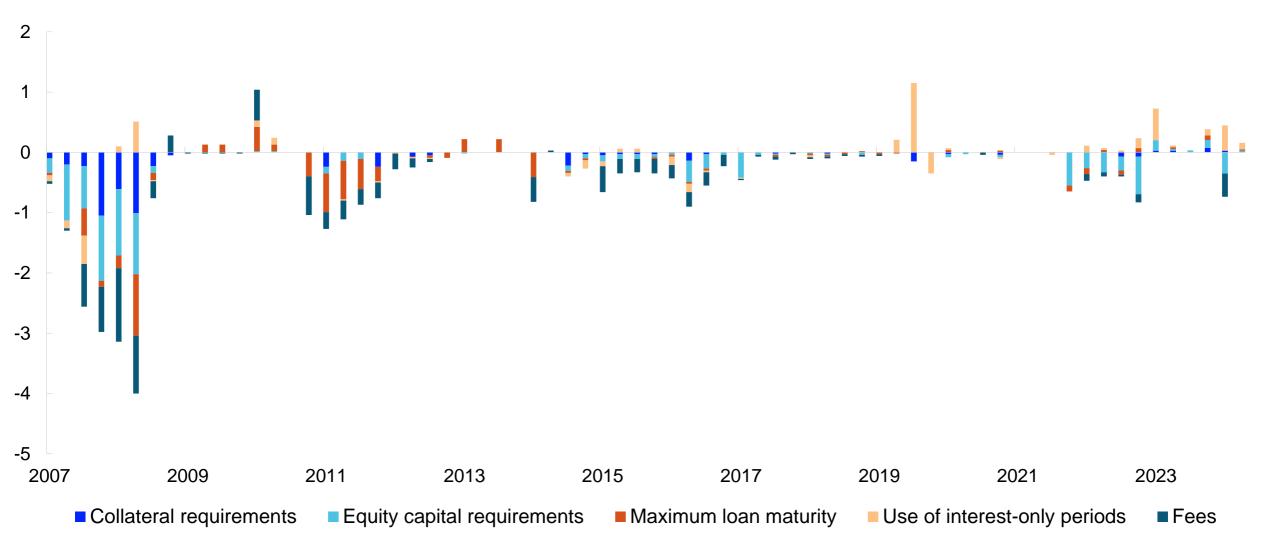
Change from previous quarter. 2024 Q4 – 2025 Q2



Developments for the quarter

Loan conditions for non-financial enterprises

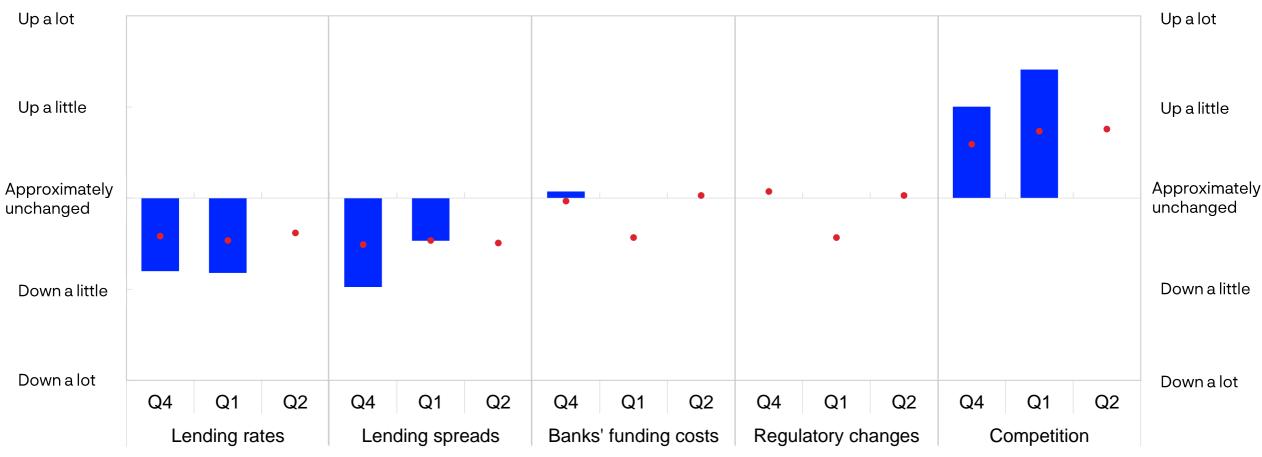
Change from previous quarter. 2007 Q4 – 2025 Q1



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