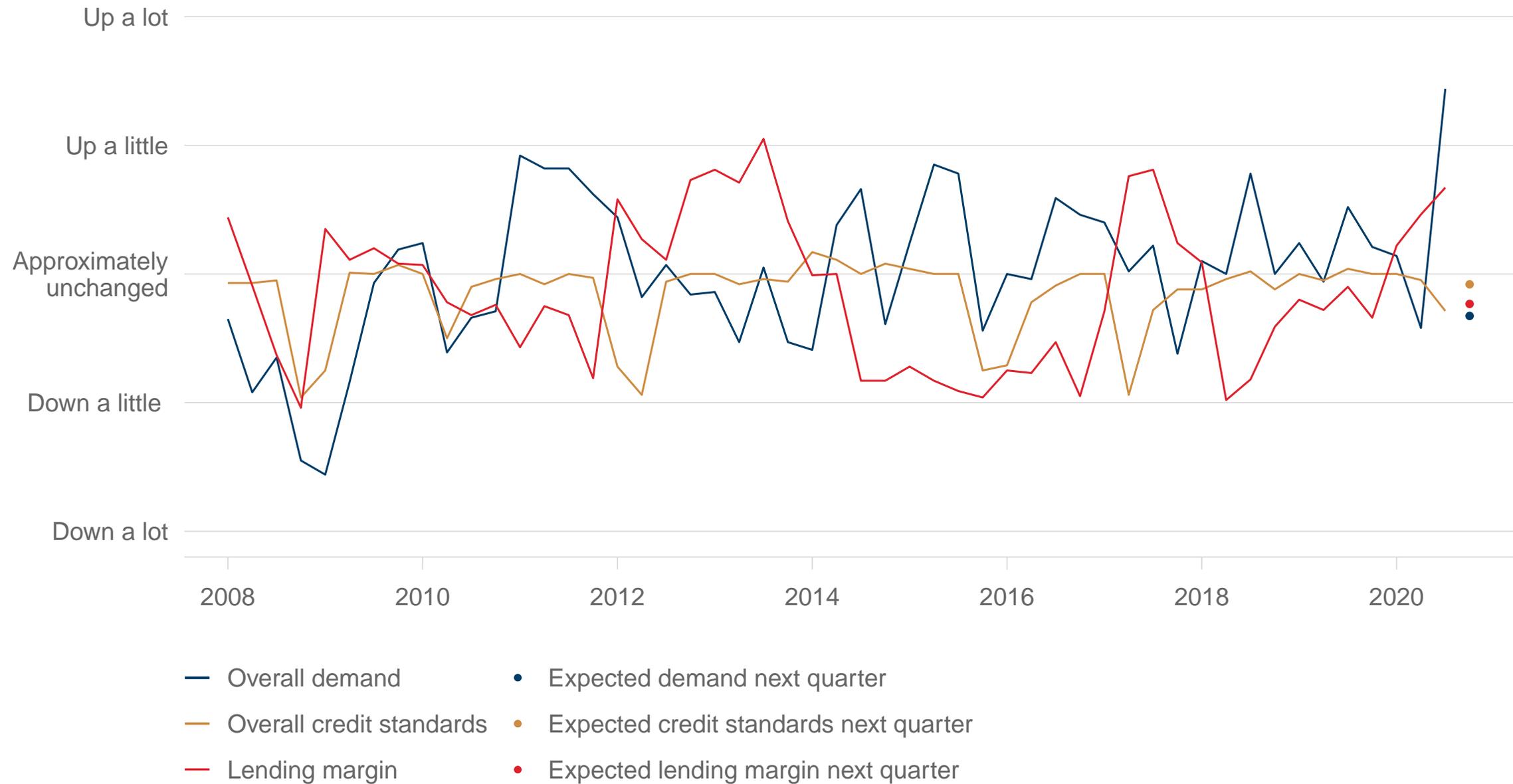


# Norges Bank's Survey of Bank Lending 2020 Q2

# Credit demand, credit standards and residential mortgage lending margins.

Change from previous quarter. 2007 Q1 – 2020 Q3



# Household residential mortgage demand

Change from previous quarter. 2019 Q4 – 2020 Q3



Blue bars show reported developments for the relevant quarter.

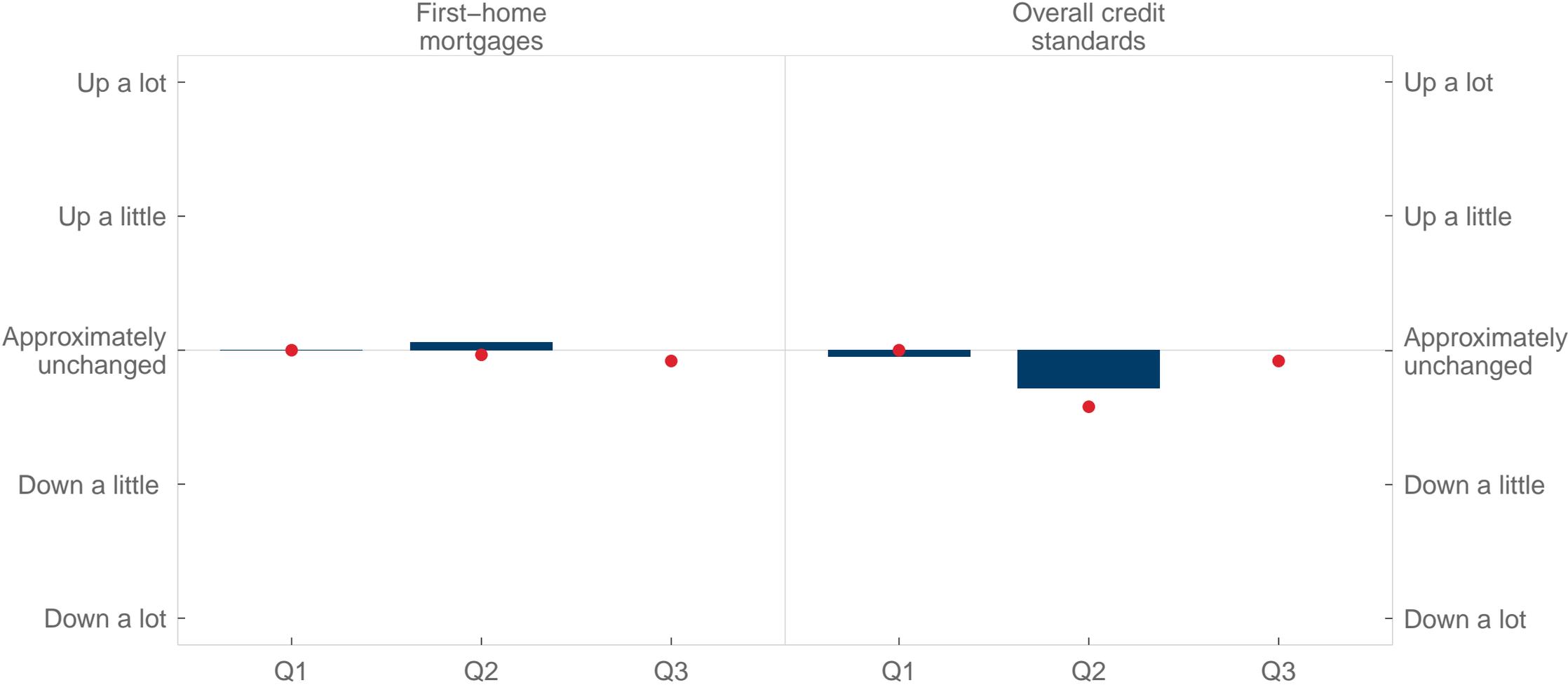
Red dots show expected developments next quarter.

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).

Source: Norges Bank

# Credit standards for households

Change from previous quarter. 2019 Q4 – 2020 Q3



Blue bars show reported developments for the relevant quarter.  
Red dots show expected developments next 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. 2019 Q4 – 2020 Q3



Blue bars show reported developments for the relevant quarter.

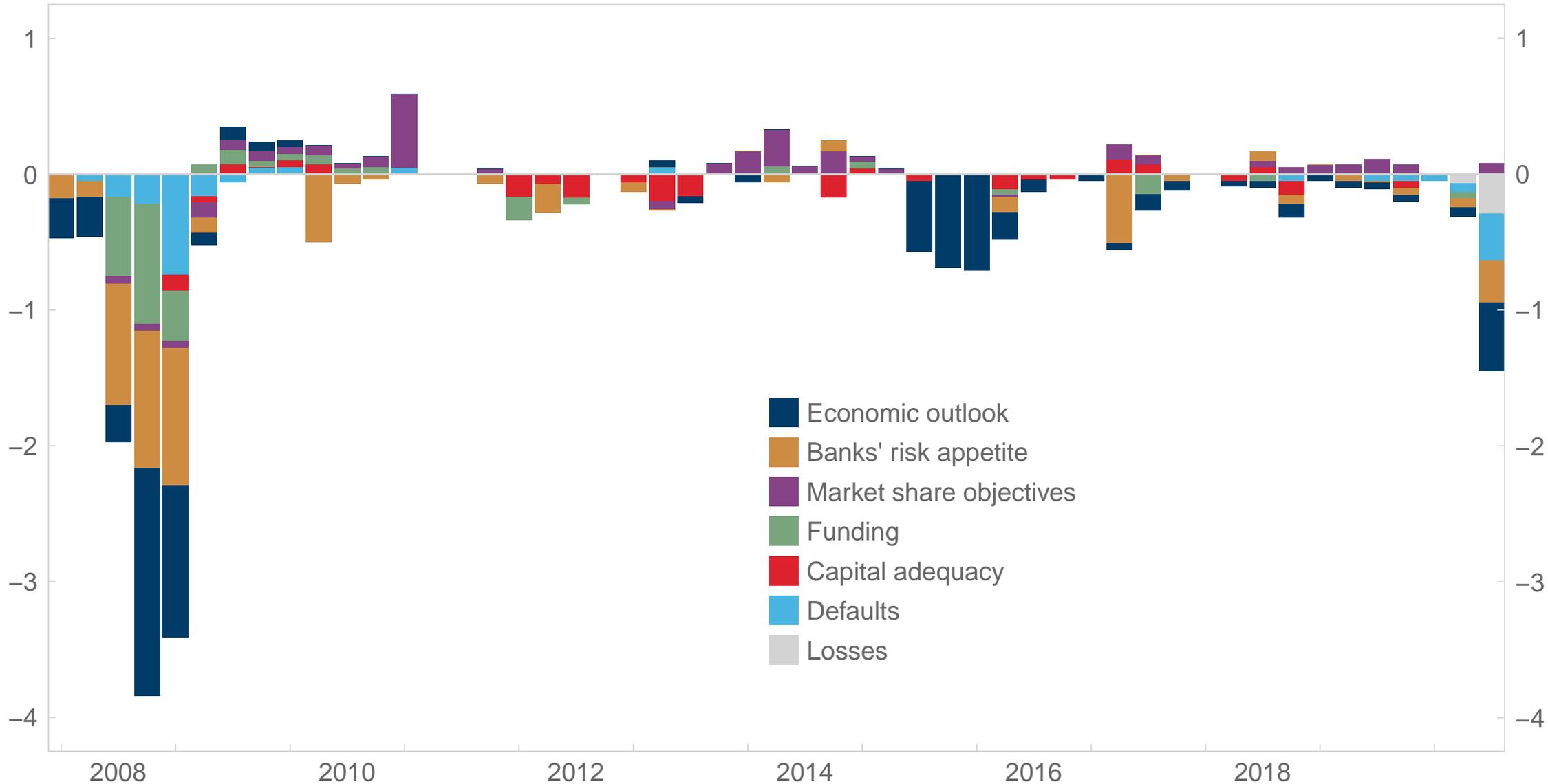
Red dots show expected developments next quarter.

The question about 'Losses' is new and has therefore no responses for 2019 Q4.

Source: Norges Bank

# Factors affecting credit standards for households

Change from previous quarter. 2007 Q4 – 2020 Q2

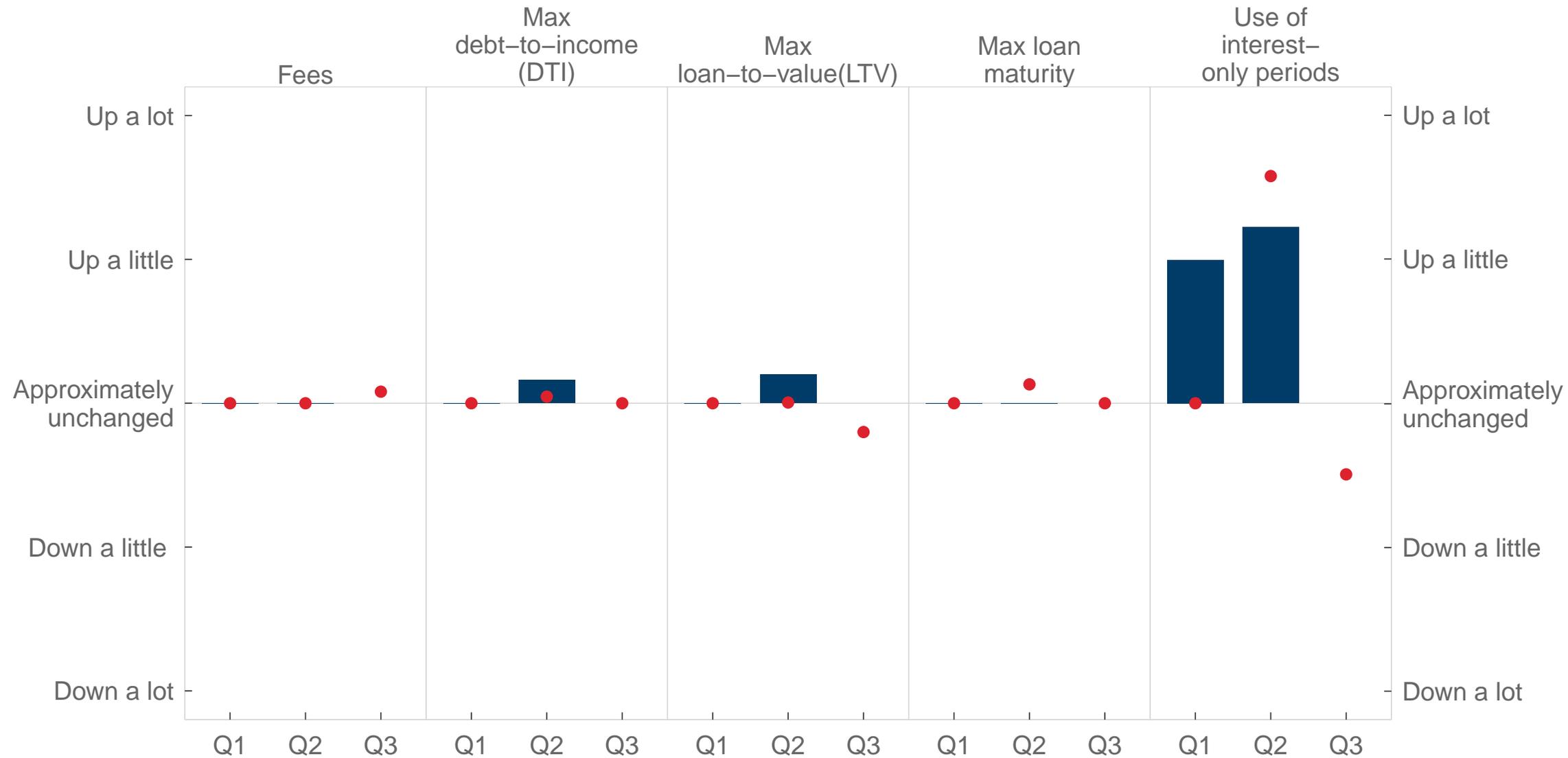


Total response in a quarter from all banks for all six factors.

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. 2019 Q4 – 2020 Q3

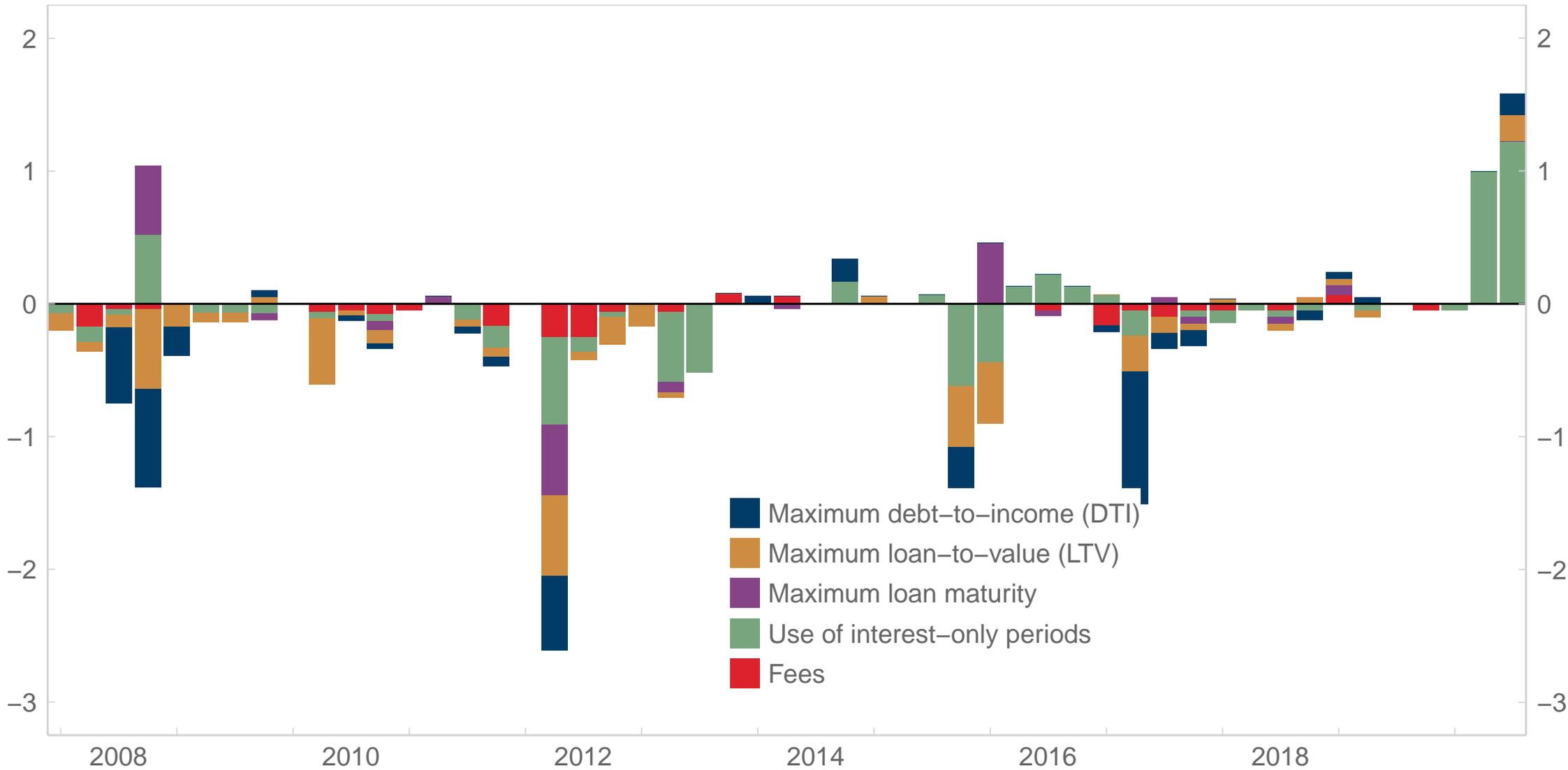


Blue bars show reported developments for the relevant quarter.  
Red dots show expected developments next quarter.

Source: Norges Bank

# Loan conditions for households

Change from previous quarter. 2007 Q4 – 2020 Q2



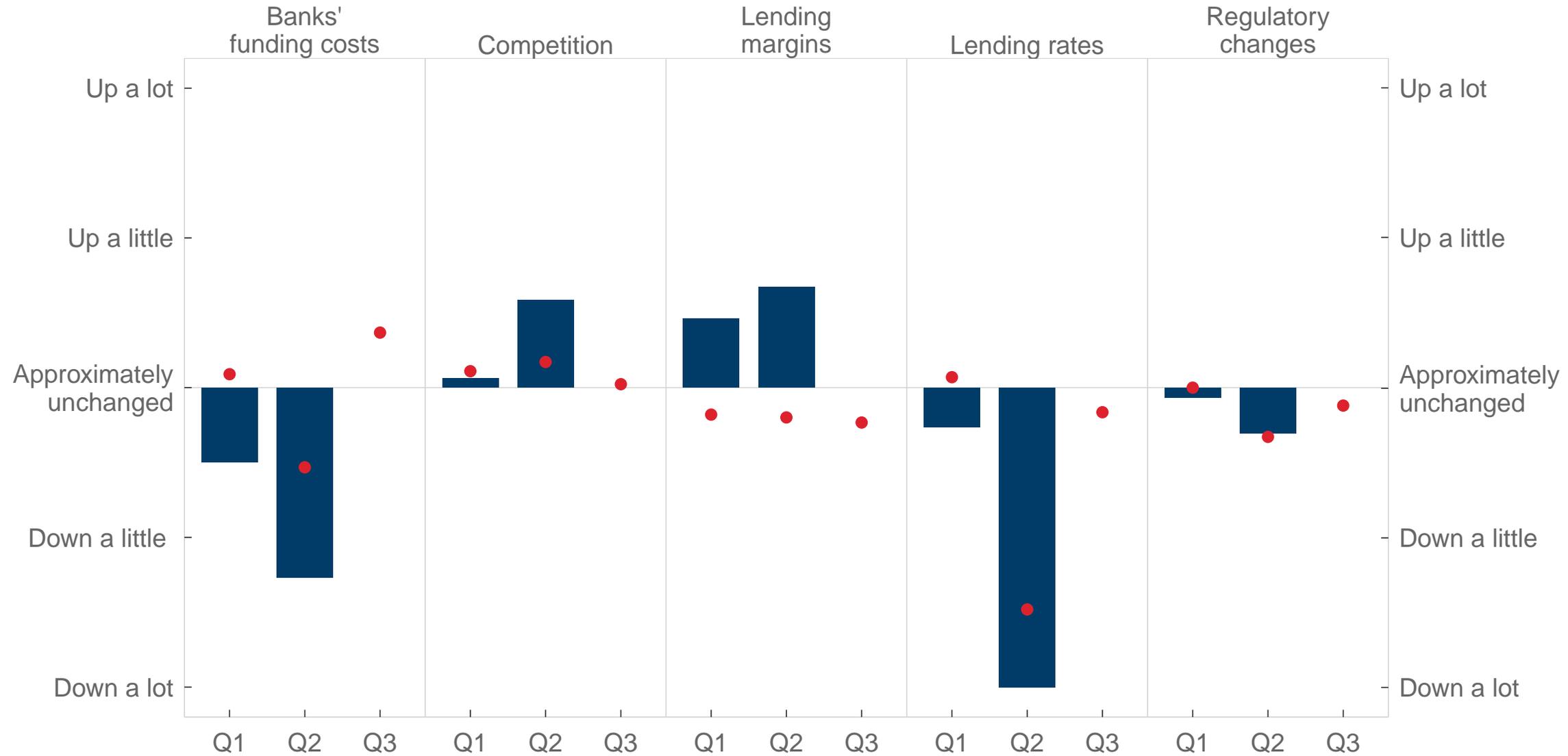
Total response in a quarter from all banks for all six factors.

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.

# Lending rates and margins. Lending to households

Change from previous quarter. 2019 Q4 – 2020 Q3

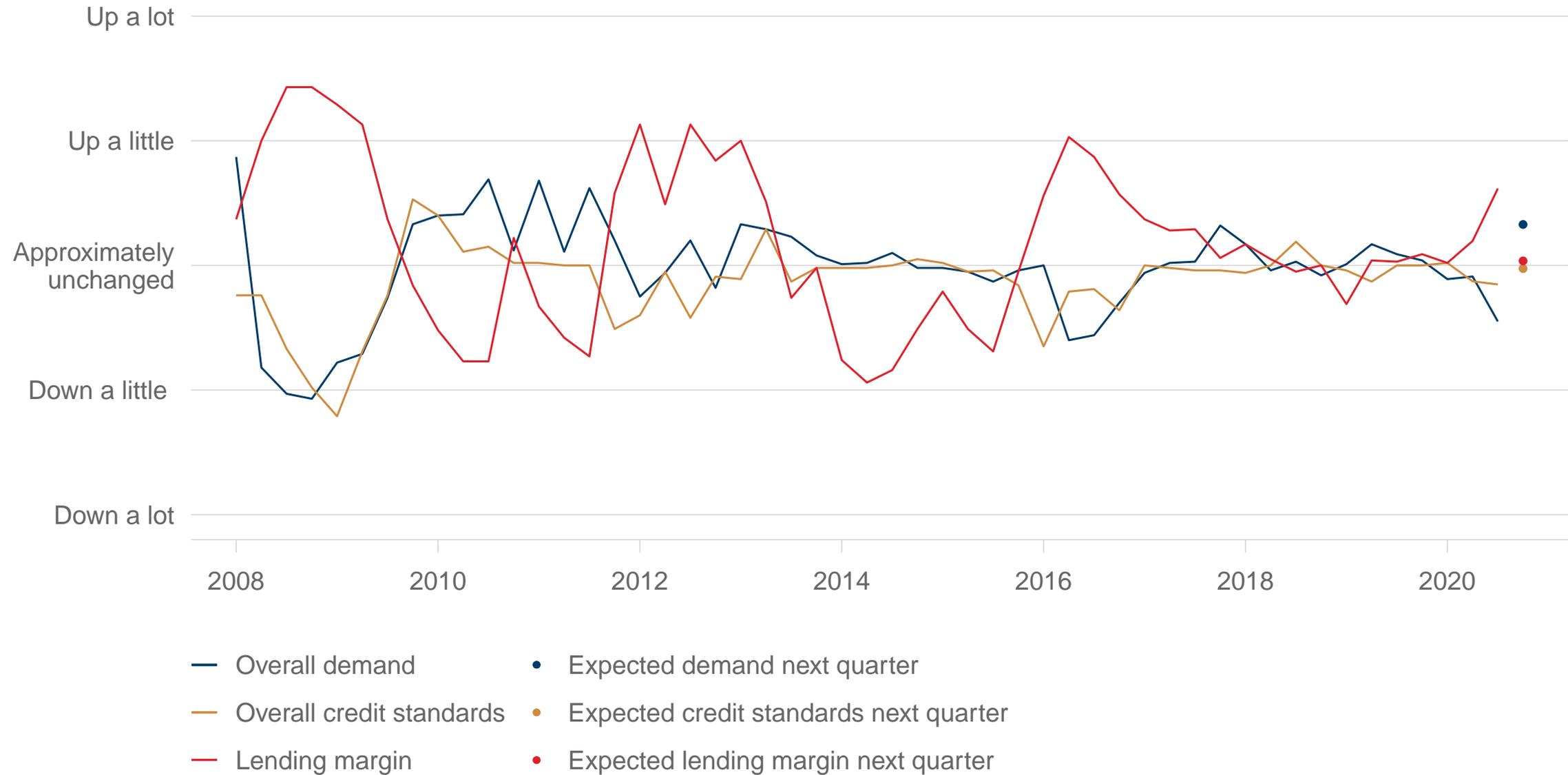


Blue bars show reported developments for the relevant quarter.  
Red dots show expected developments next quarter.

Source: Norges Bank

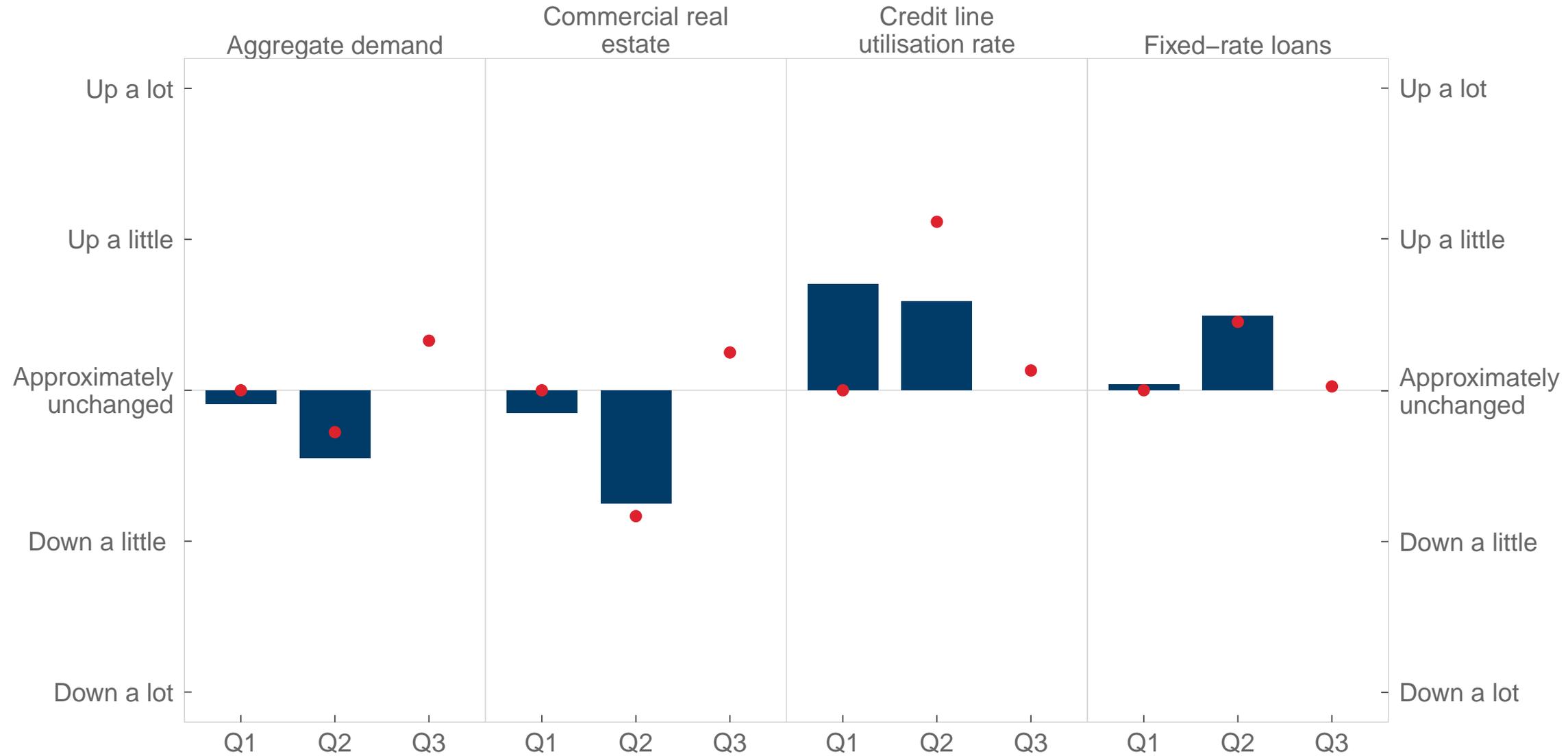
# Credit demand, credit standards and margins on lending to non-financial enterprises

Change from previous quarter. 2007 Q1 – 2020 Q3



# Credit demand from non-financial enterprises

Change from previous quarter. 2019 Q4 – 2020 Q3

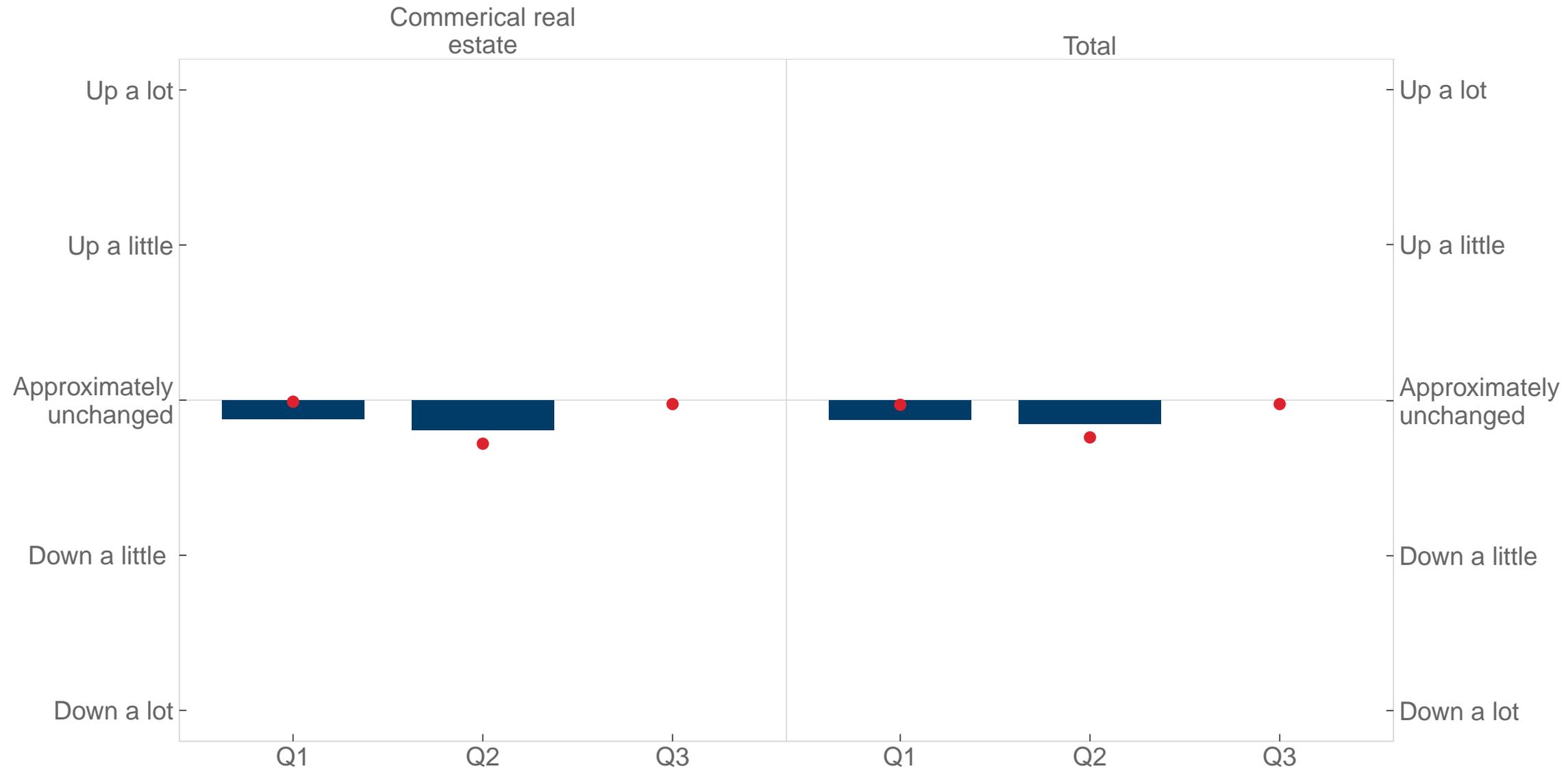


Blue bars show reported developments for the relevant quarter.  
Red dots show expected developments next quarter.

Source: Norges Bank

# Credit standards for non-financial enterprises

Change from previous quarter. 2019 Q4 – 2020 Q3

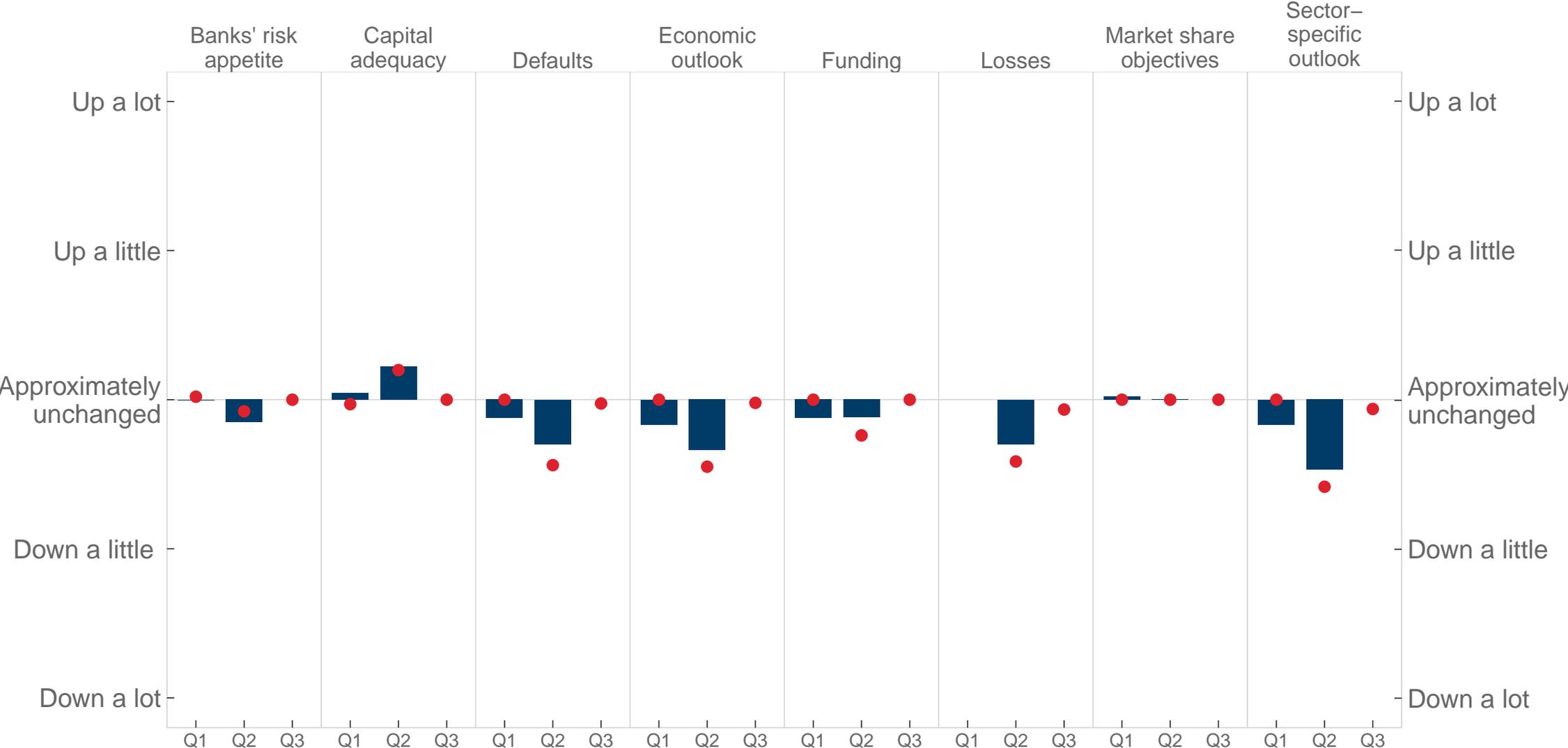


Blue bars show reported developments for the relevant quarter.  
Red dots show expected developments next quarter.

Source: Norges Bank

# Factors affecting credit standards for non-financial enterprises

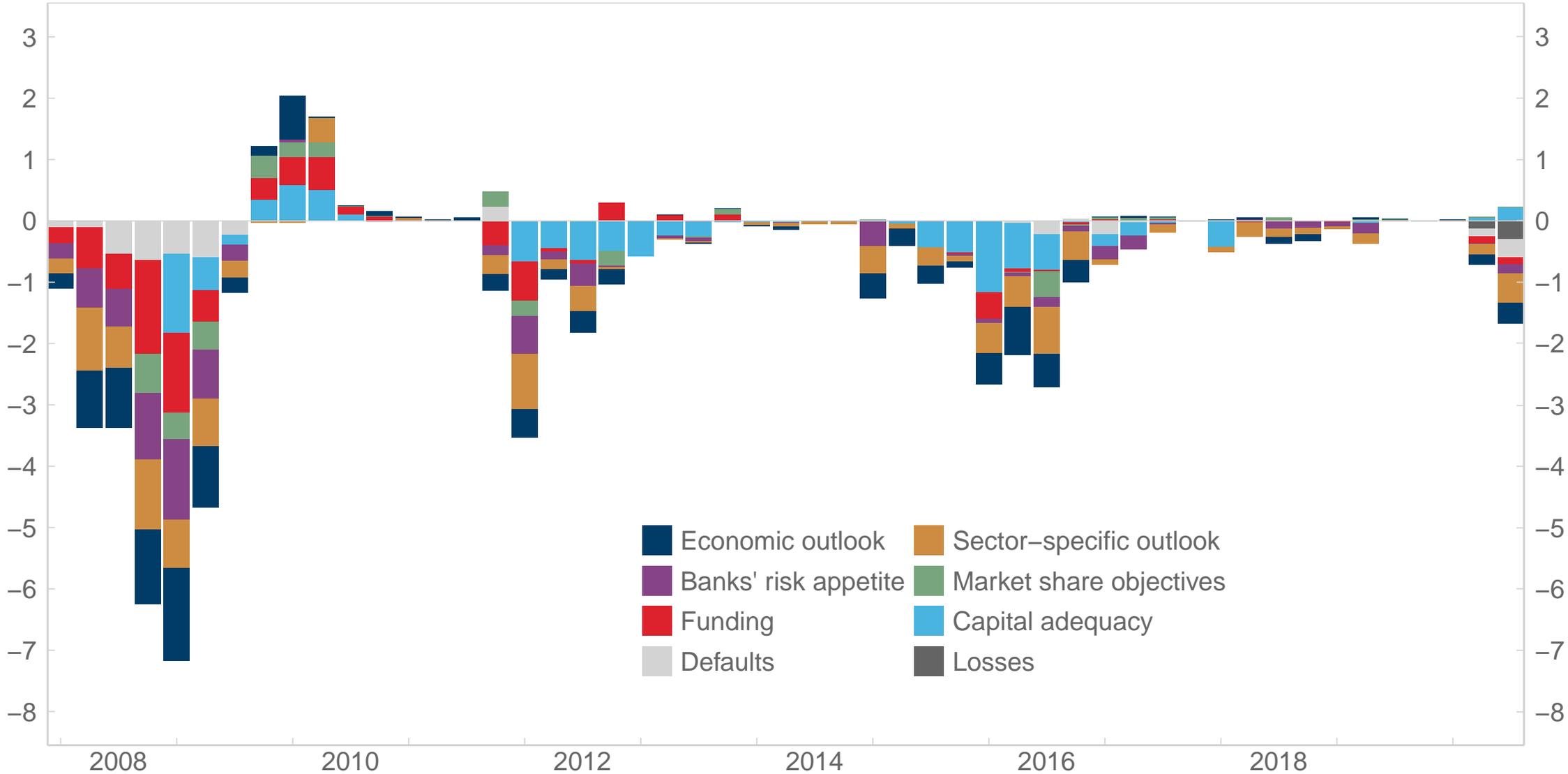
Change from previous quarter. 2019 Q4 – 2020 Q3



Blue bars show reported developments for the relevant quarter.  
 Red dots show expected developments next quarter.  
 The question about 'Losses' is new and has therefore no responses for 2019 Q4.

# Factors affecting credit standards for non-financial enterprises

Change from previous quarter. 2007 Q4 – 2020 Q2

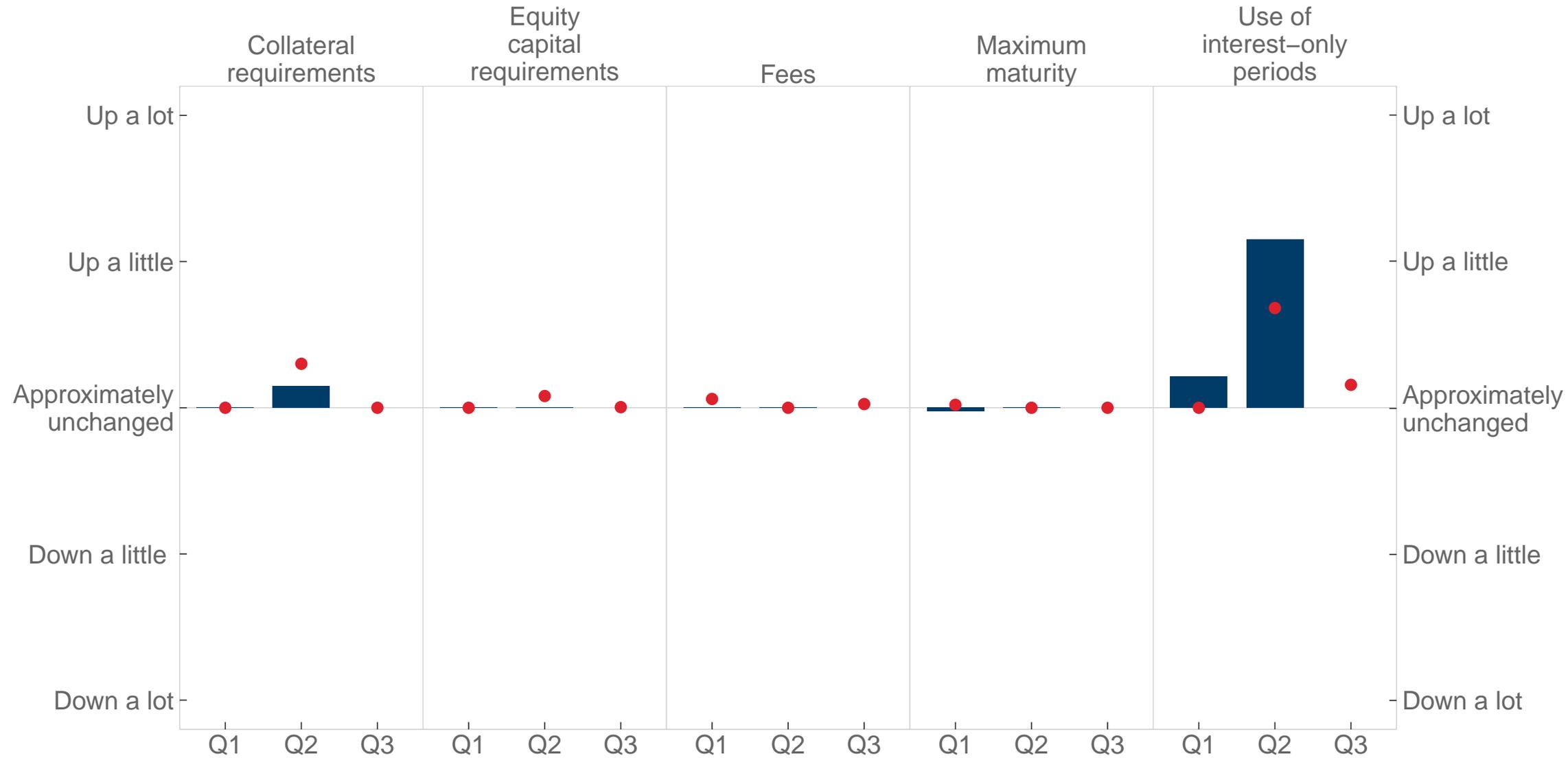


Total response in a quarter from all banks for all six factors.

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. 2019 Q4 – 2020 Q3

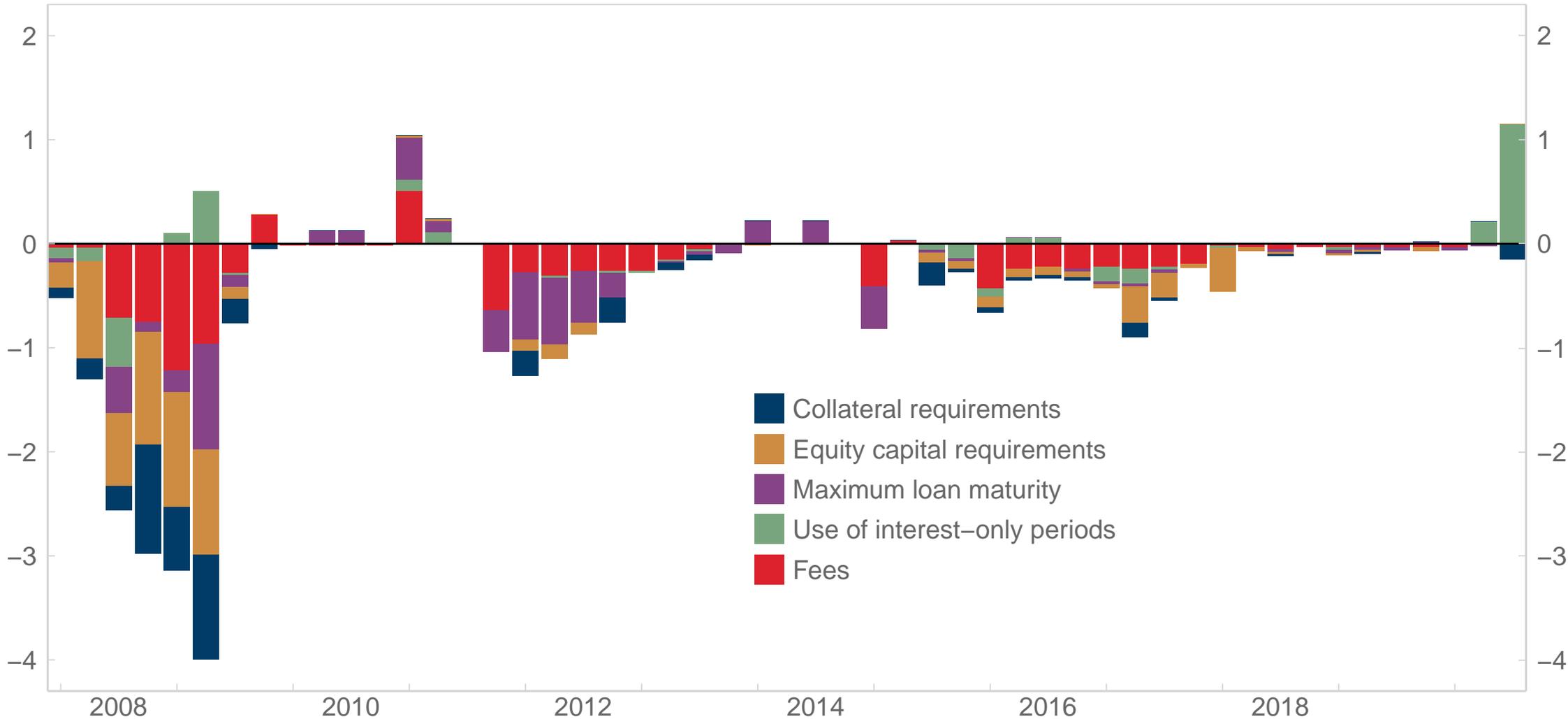


Blue bars show reported developments for the relevant quarter.  
Red dots show expected developments next quarter.

Source: Norges Bank

# Loan conditions for non-financial enterprises

Change from previous quarter. 2007 Q4 – 2020 Q2



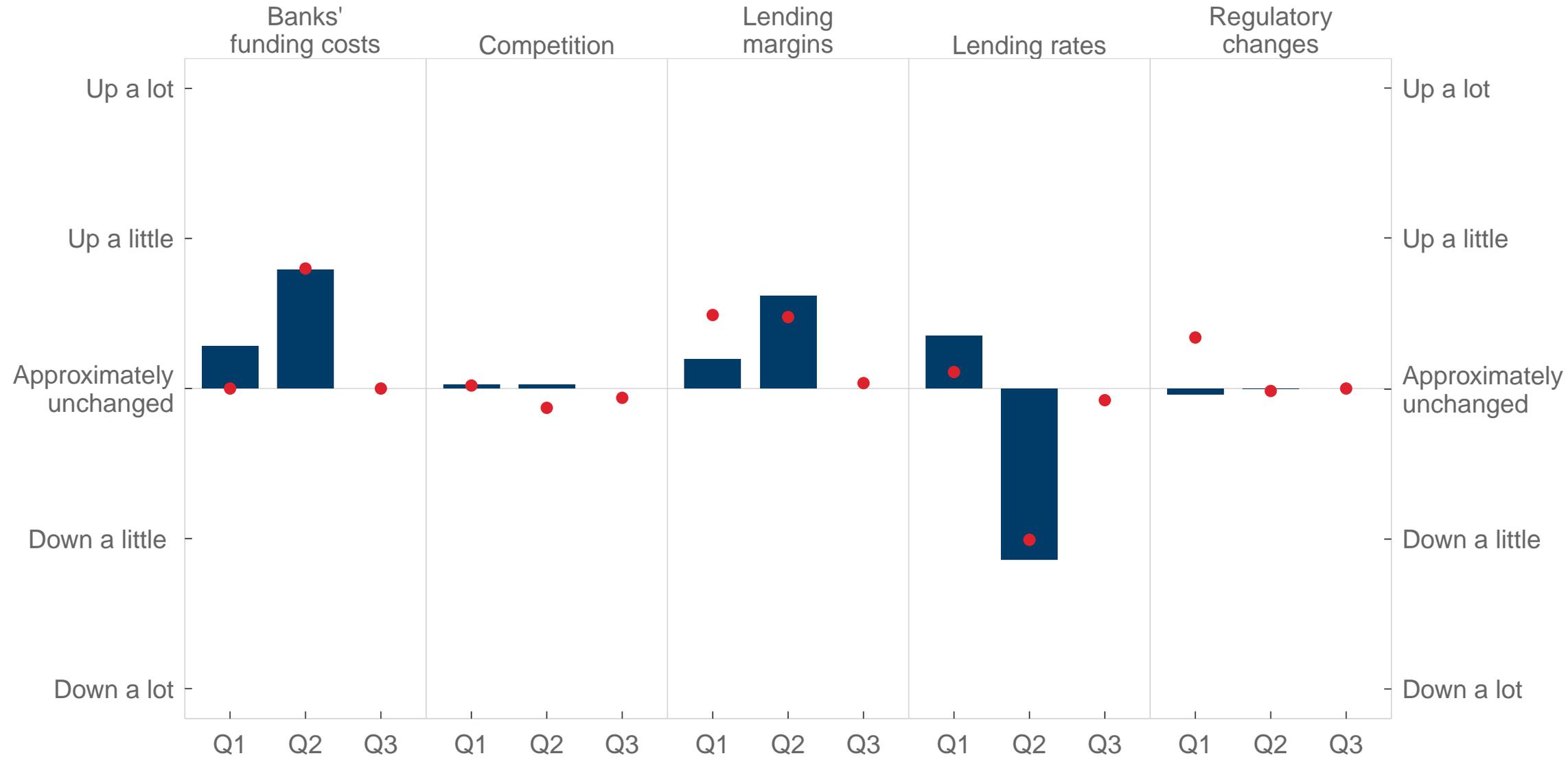
Total response in a quarter from all banks for all five factors.

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.

# Lending rates and lending margins. Lending to non-financial enterprises

Change from previous quarter. 2019 Q4 – 2020 Q3



Blue bars show reported developments for the relevant quarter.  
Red dots show expected developments next quarter.

Source: Norges Bank