Household debt service stress test
High risk mortgages 2014-2017

Figure 13.4: Mortgage policy breaches in Norway 2015-2018
For 2014-2016 we assume the 2017 mortgage policy already applied and calculate what share of all loans would have been in excess each criterion. Source: Borchgrevink and Næss Torstensen (2018)
Municipal house price changes by DTI exposure

Figure 13.5: House price changes and “exposure” to the DTI lending restriction
Exposure is measured as the percentage of households “with a DTI greater than five” that exceeds the exemption quota (“speed limit”). White dots are residential areas in greater Oslo.

Source: Borchgrevink and Næss Torstensen (2018)