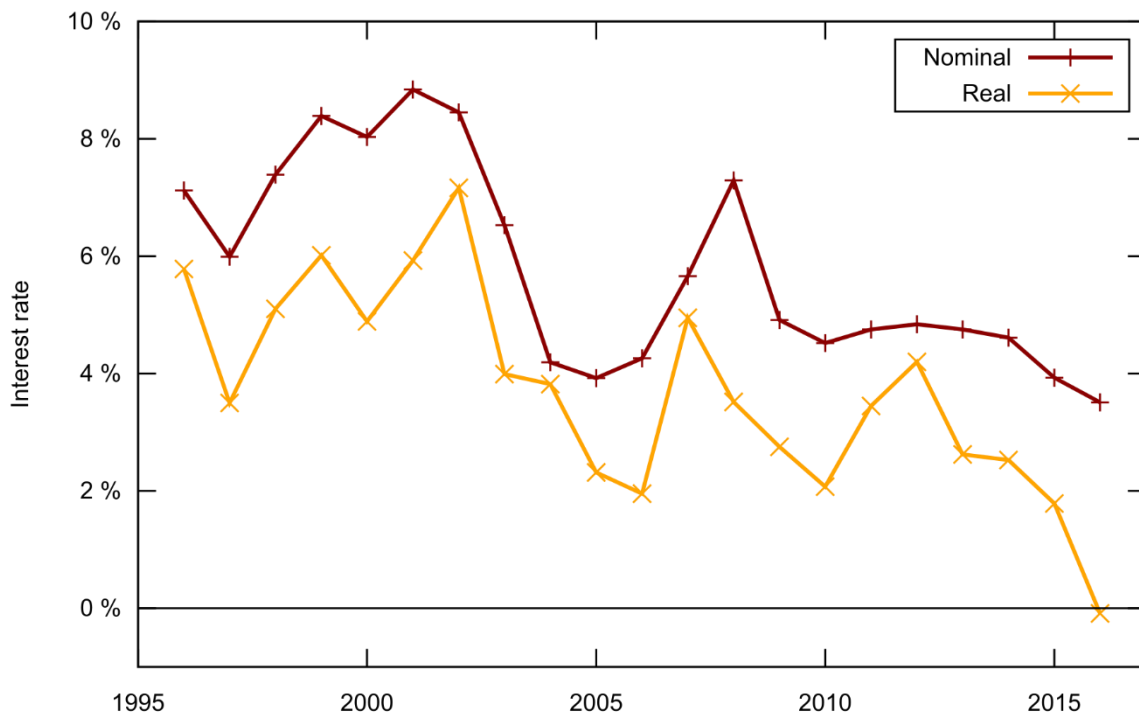


Supplementary file S2



Average annual nominal and real interest rates on loans offered by Norwegian banks. Source: Statistics Norway (2018h); Statistics Norway (2018a).