



NORWEGIAN ASSOCIATION OF REAL ESTATE AGENTS

KEY FIGURES - NORWAY



Macro figures NORWAY 2012

Population: **5.017.500**

Inflation: **1,1 %**

Mortgage rates: **4,03 %**

Unemployment: **3,1 %**

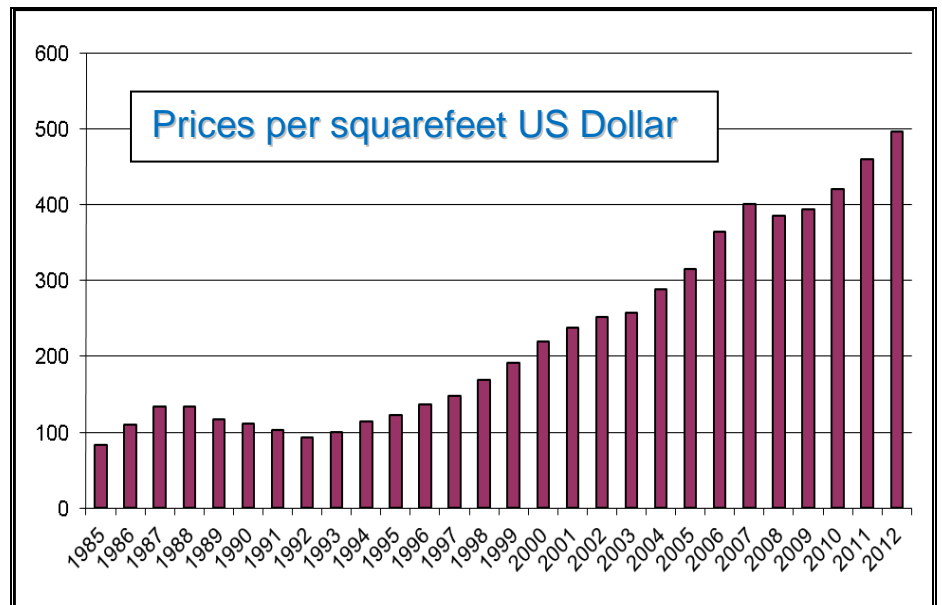
Homes

Changes in prices

October 2011 to October 2012:

Detached houses **+ 7,0 %**

Apartments **+ 7,9 %**



Interest expense 1st year after buying a home, percentage of disposable income

Year	Singel person family	Young couple	Established couple
1987	60%	n.a.	n.a.
1992	30%	18%	11%
2003	25%	13%	8%
2004	16%	8%	5%
2005	16%	9%	5%
2006	21%	11%	6%
2007	27%	15%	9%
2008	33%	18%	11%
2009	18%	10%	6%
2010	17%	10%	6%
2011	20%	11%	6%
2012	21%	12%	7%

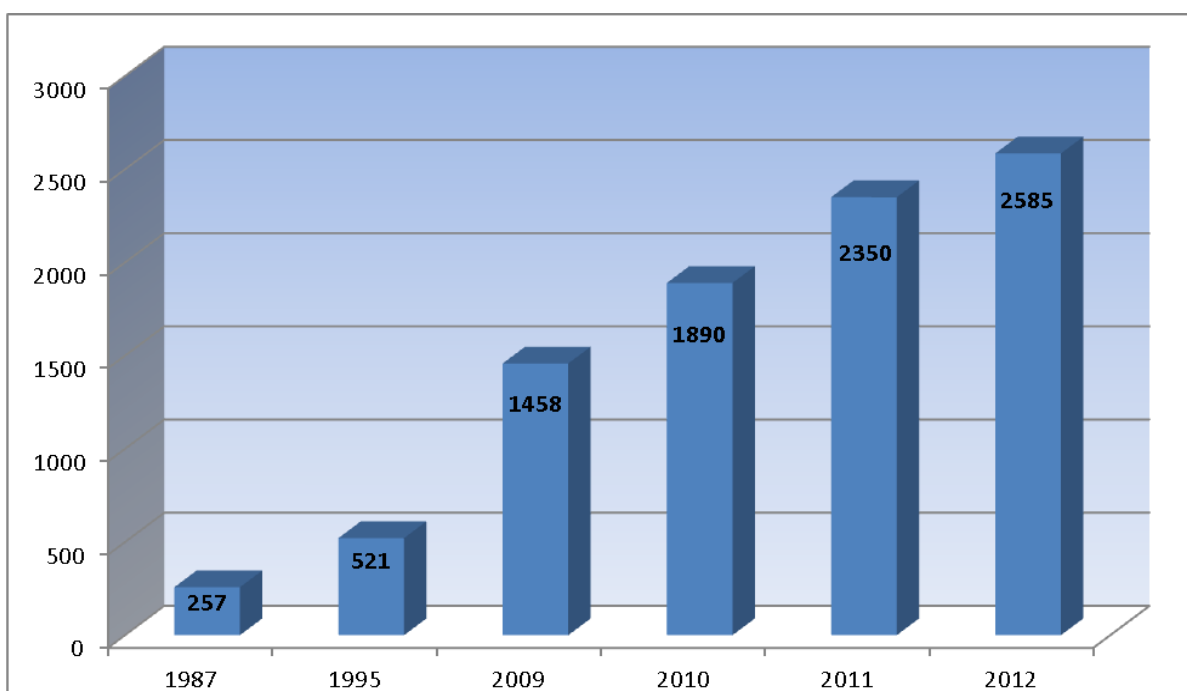
NEF

Norwegian Association of Real Estate Agents (NEF) is a professional association of persons holding an Estate Agent's Certificate / persons who have passed an approved estate agent's examination

The Association was formed in 1932

NEF consists of 10 local associations

The number of members today is approximately 2585



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