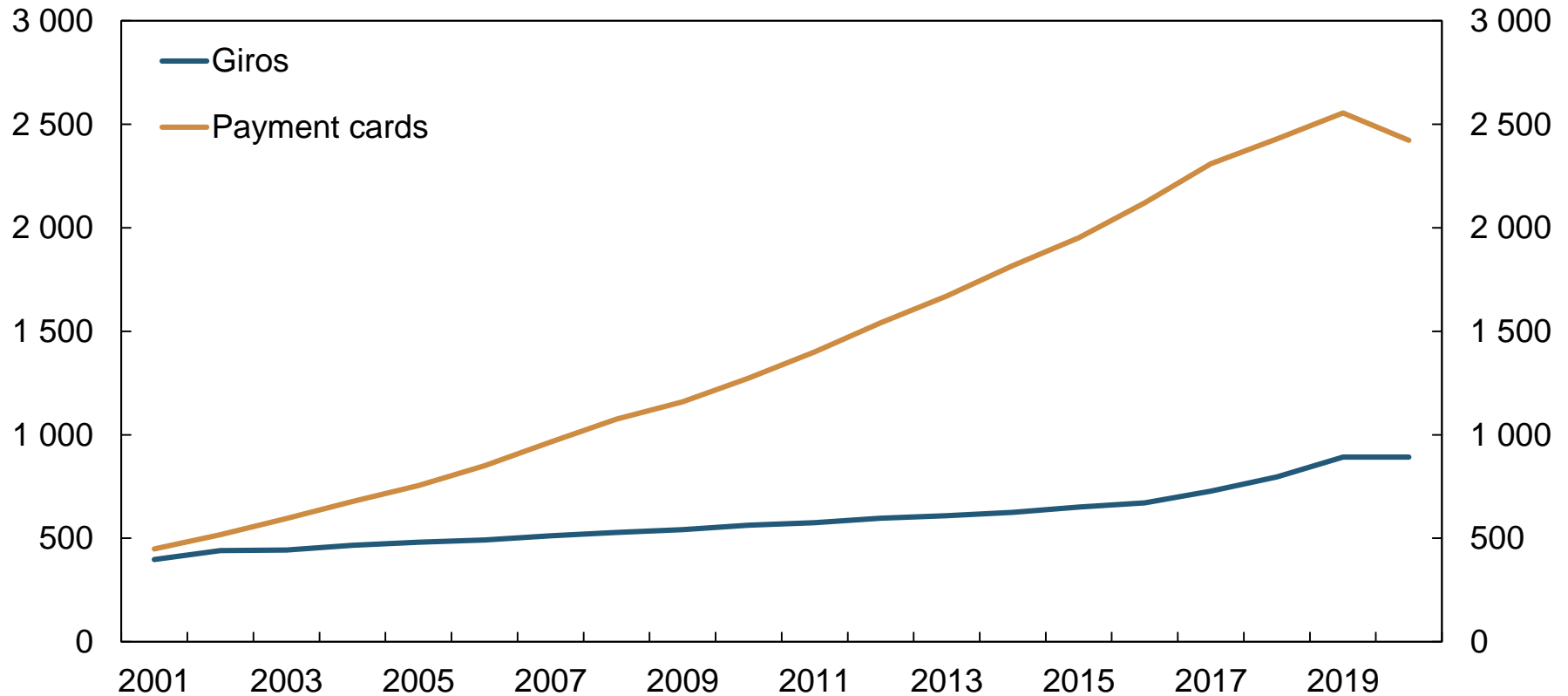




RETAIL PAYMENT SERVICES – 2020

NORGES BANK PAPERS 2/2021

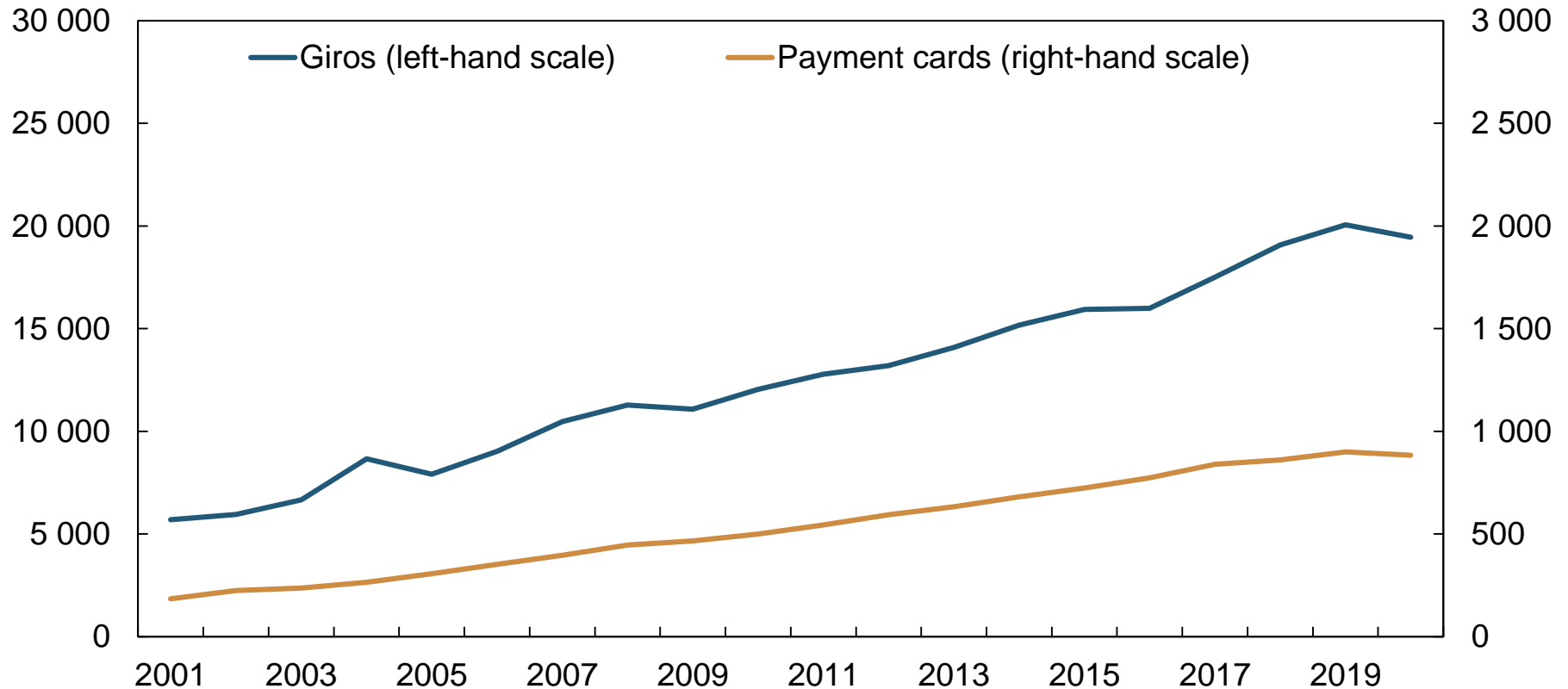
Chart 1 Use of payment instruments. In millions of payments. 2001–2020



Source: Norges Bank



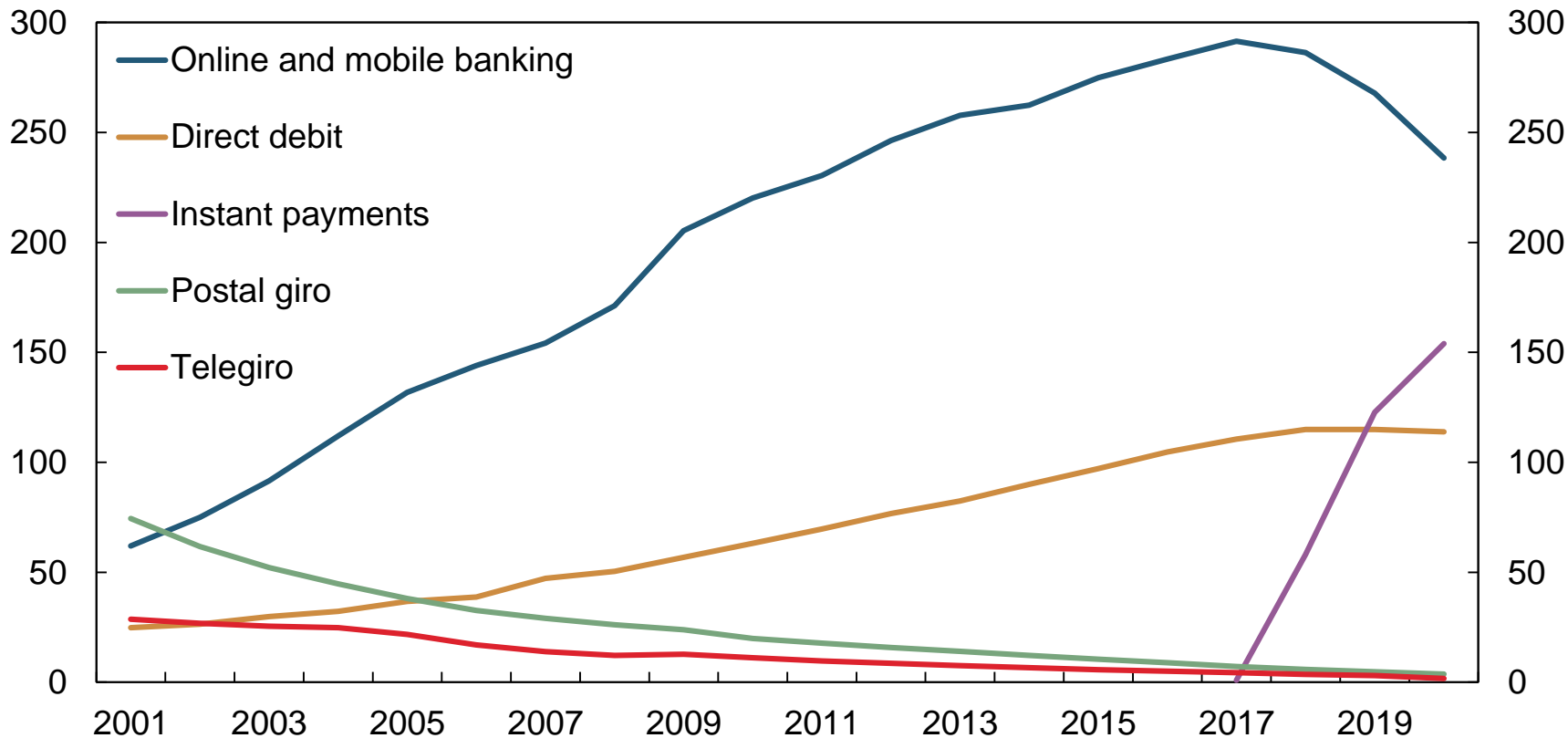
Chart 2 Use of payment instruments. In billions of NOK. 2001–2020



Source: Norges Bank



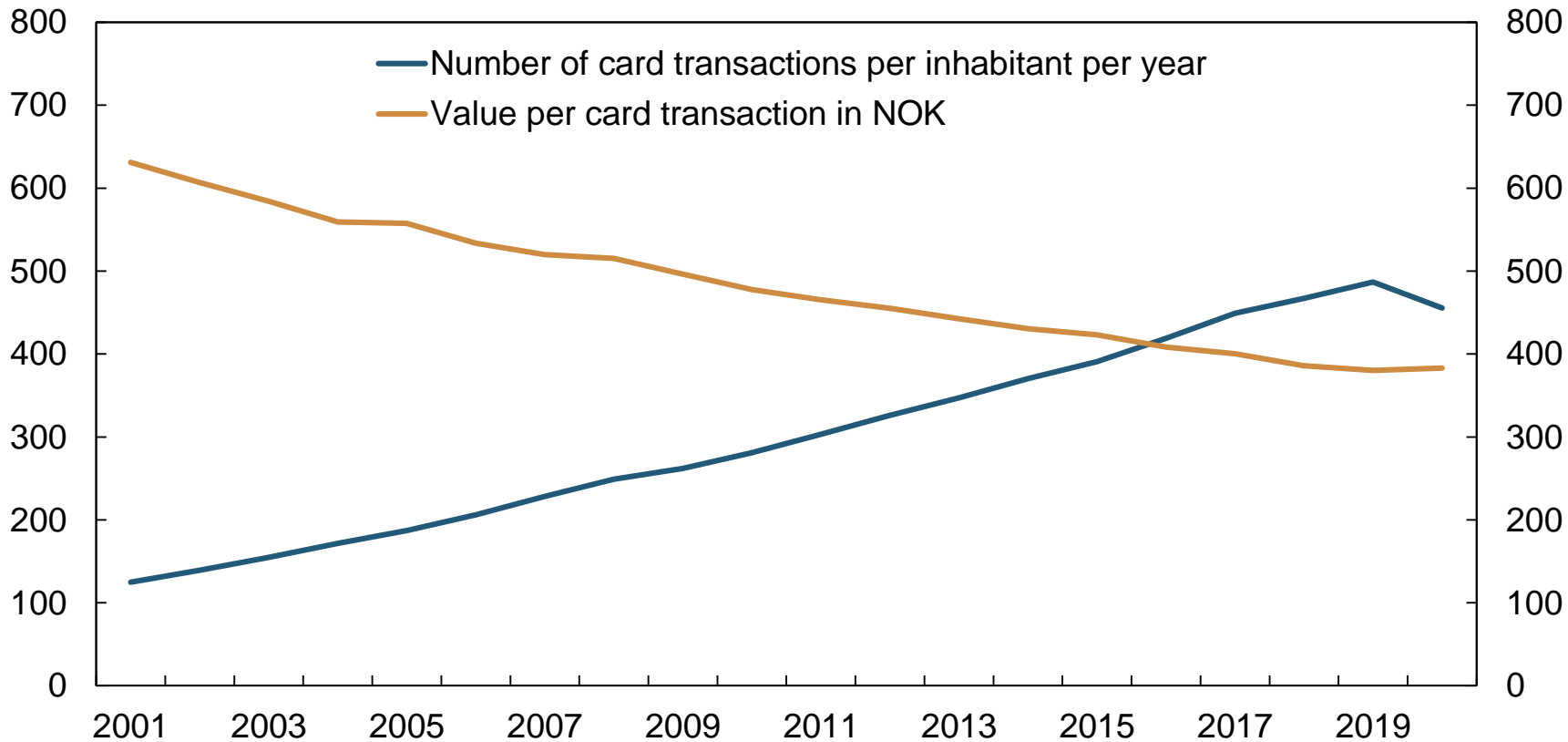
Chart 3 Giro payments by retail customers. In millions of payments. 2001–2020



Source: Norges Bank



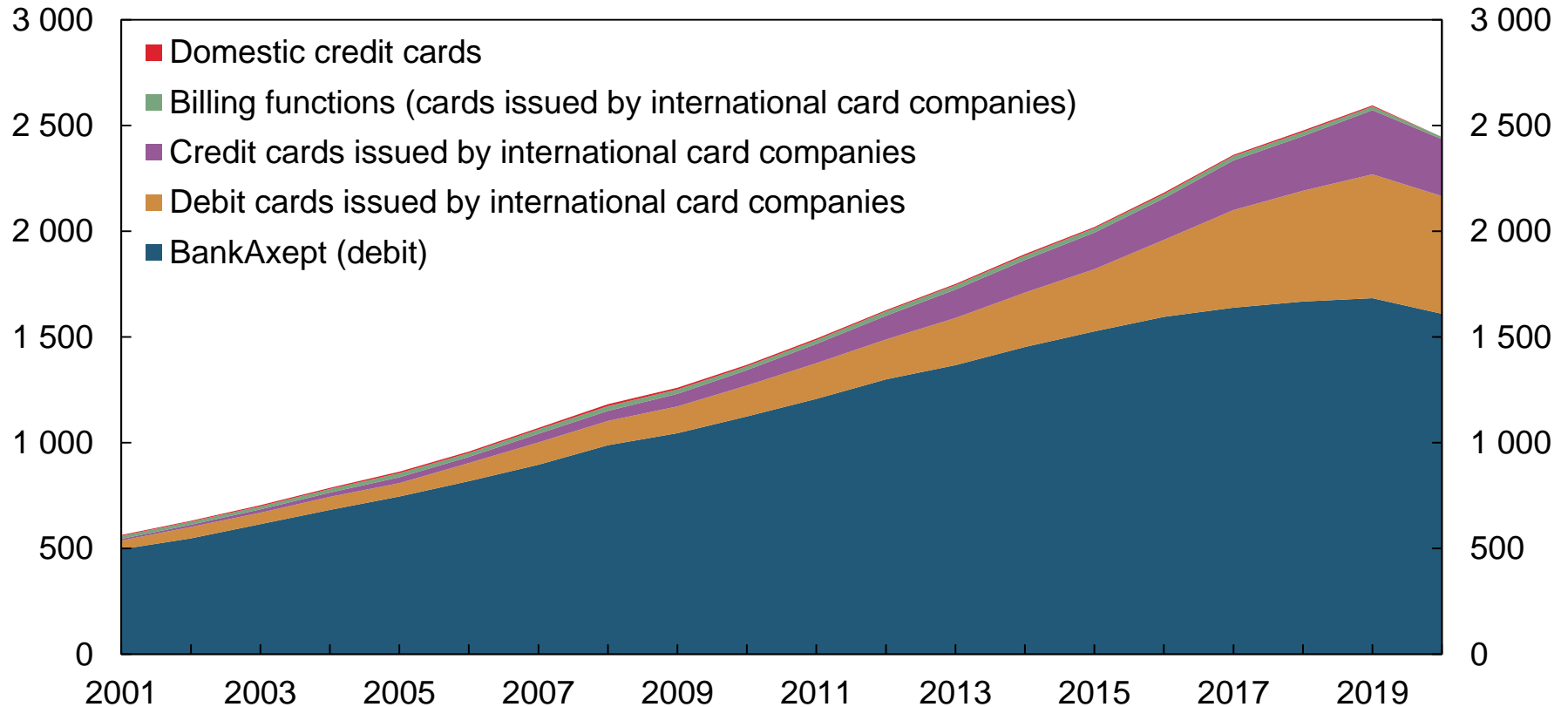
Chart 4 Card transactions per inhabitant per year and value per card transaction in NOK. 2001–2020



Source: Norges Bank



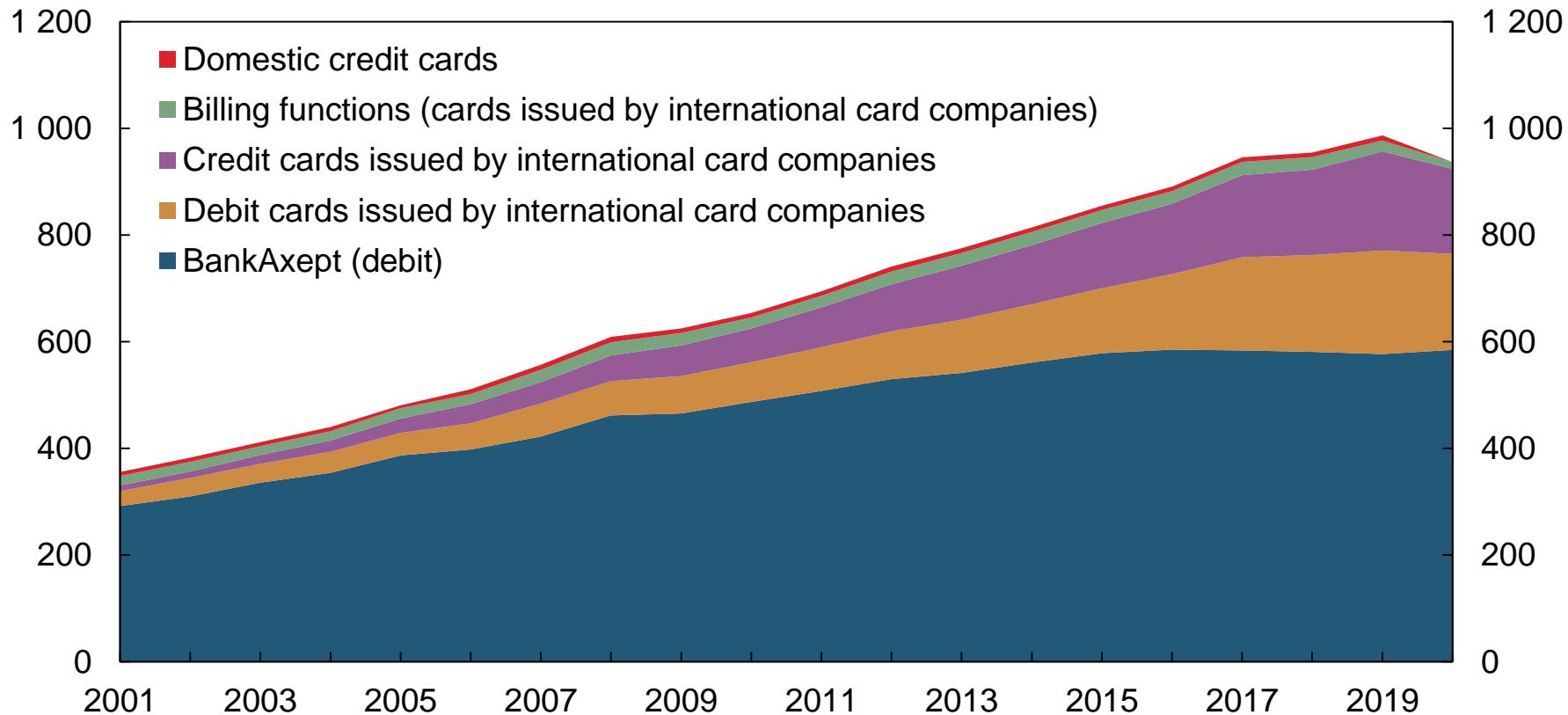
Chart 5 Use of Norwegian payment cards by issuer and function. In millions of transactions. 2001–2020



Source: Norges Bank



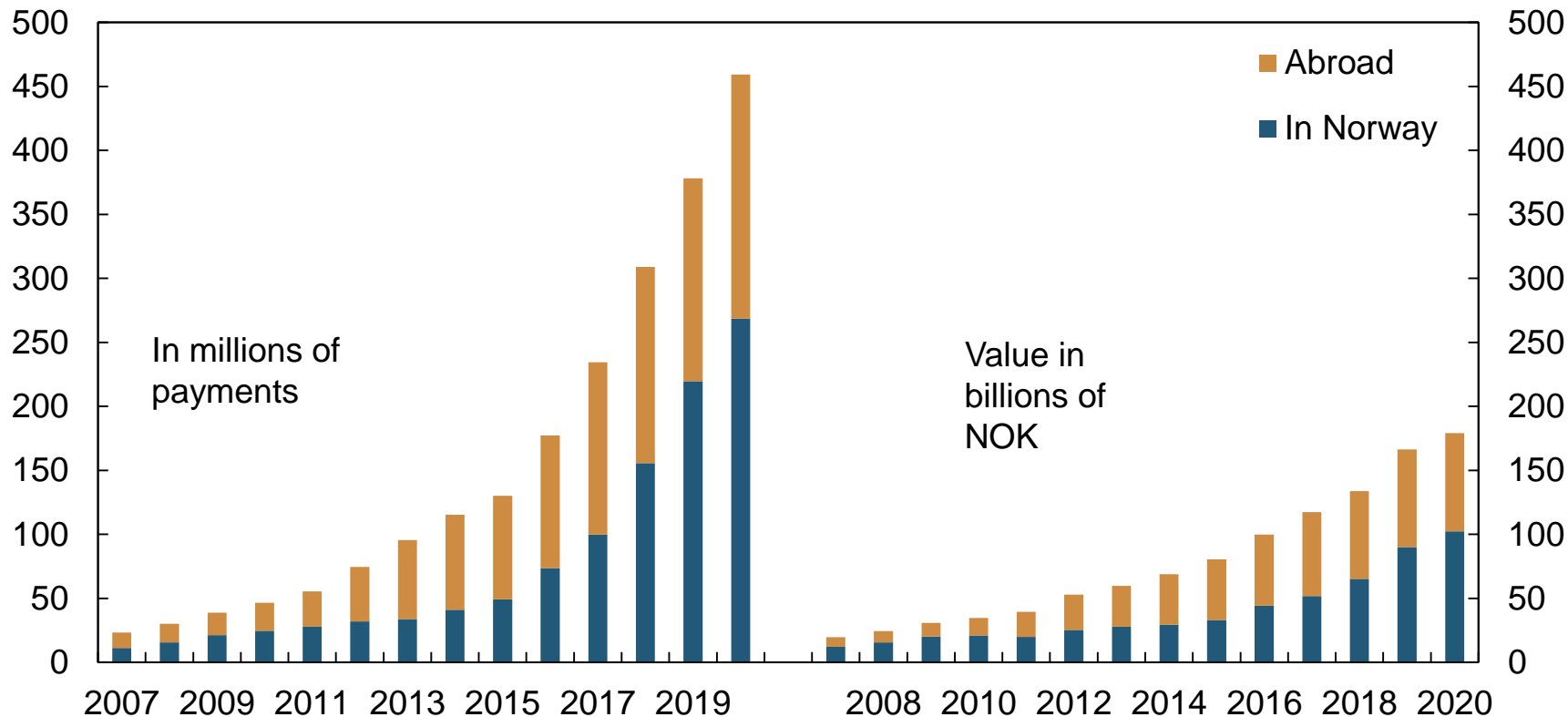
Chart 6 Use of Norwegian payment cards by issuer and function. In billions of NOK. 2001–2020



Source: Norges Bank



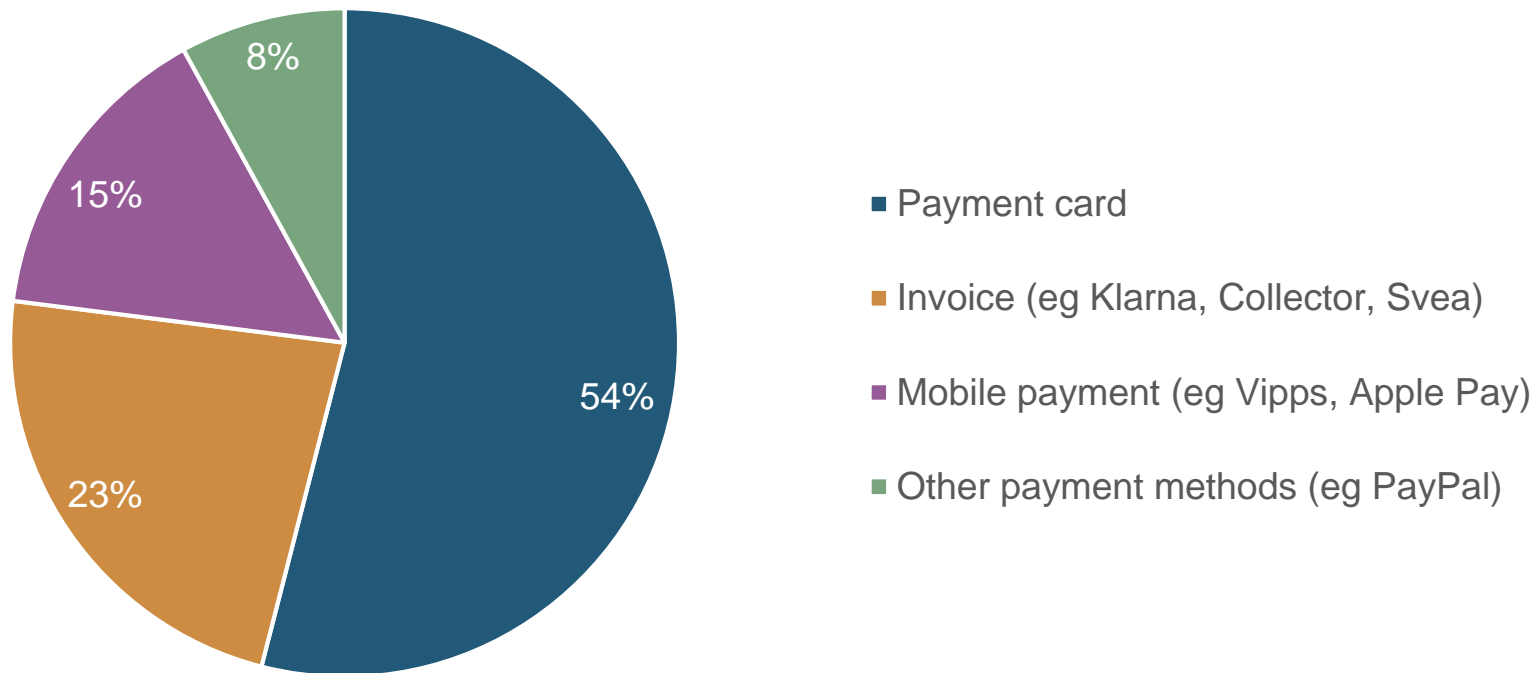
Chart 7 Internet payments with Norwegian payment cards. 2007–2020



Source: Norges Bank



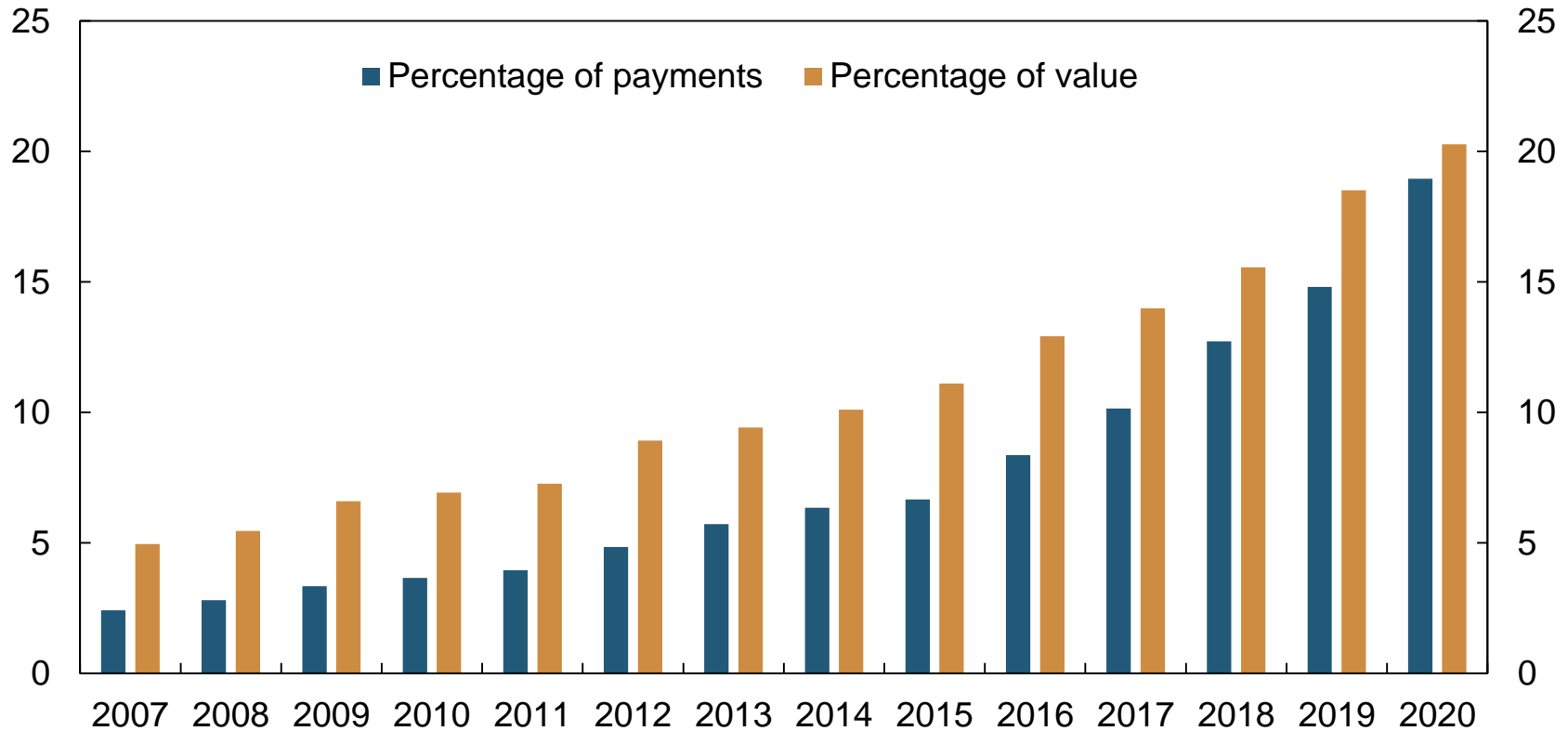
Chart 8 Payment methods for online shopping. Results from the survey. Spring 2021



Source: Norges Bank



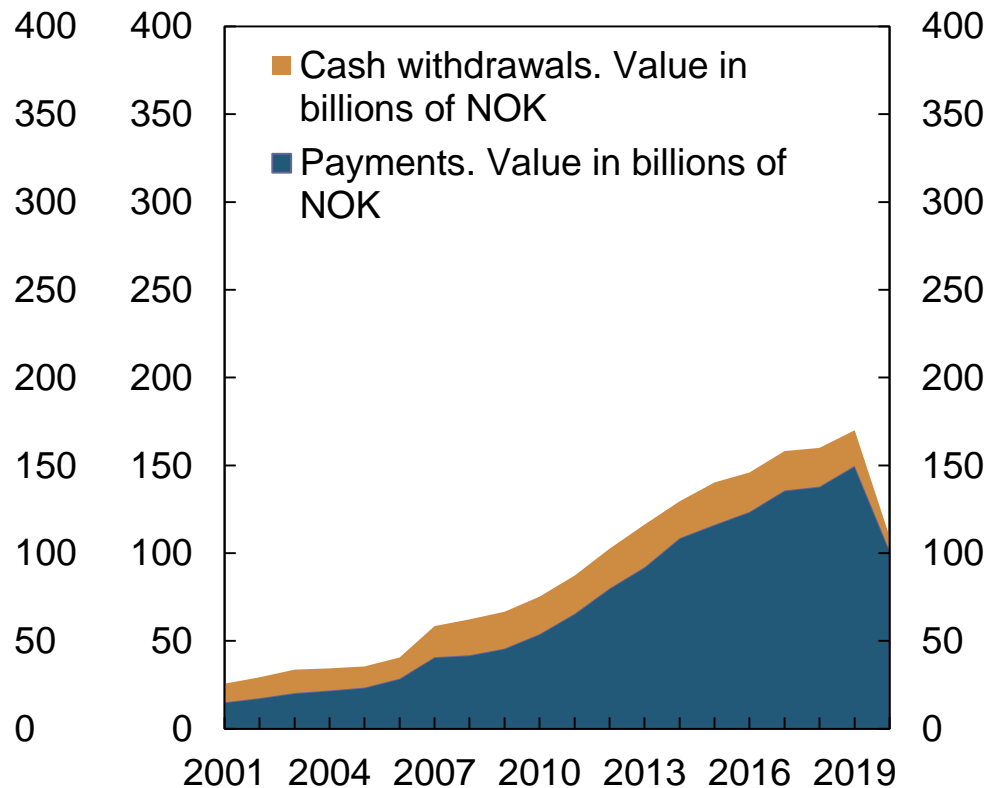
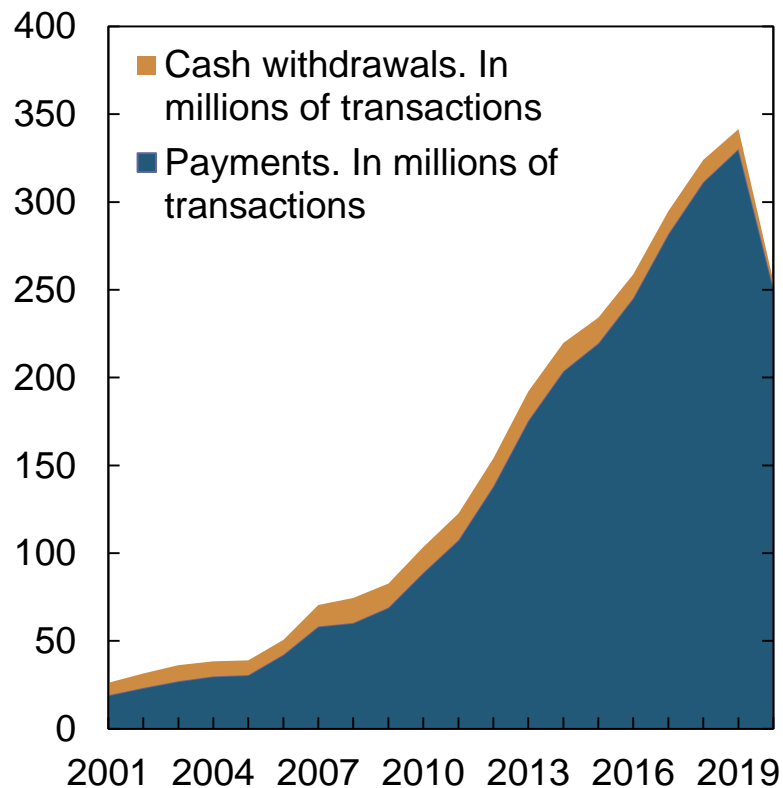
Chart 9 Internet payments with Norwegian payment cards. Percentage of total card payments. 2007–2020



Source: Norges Bank



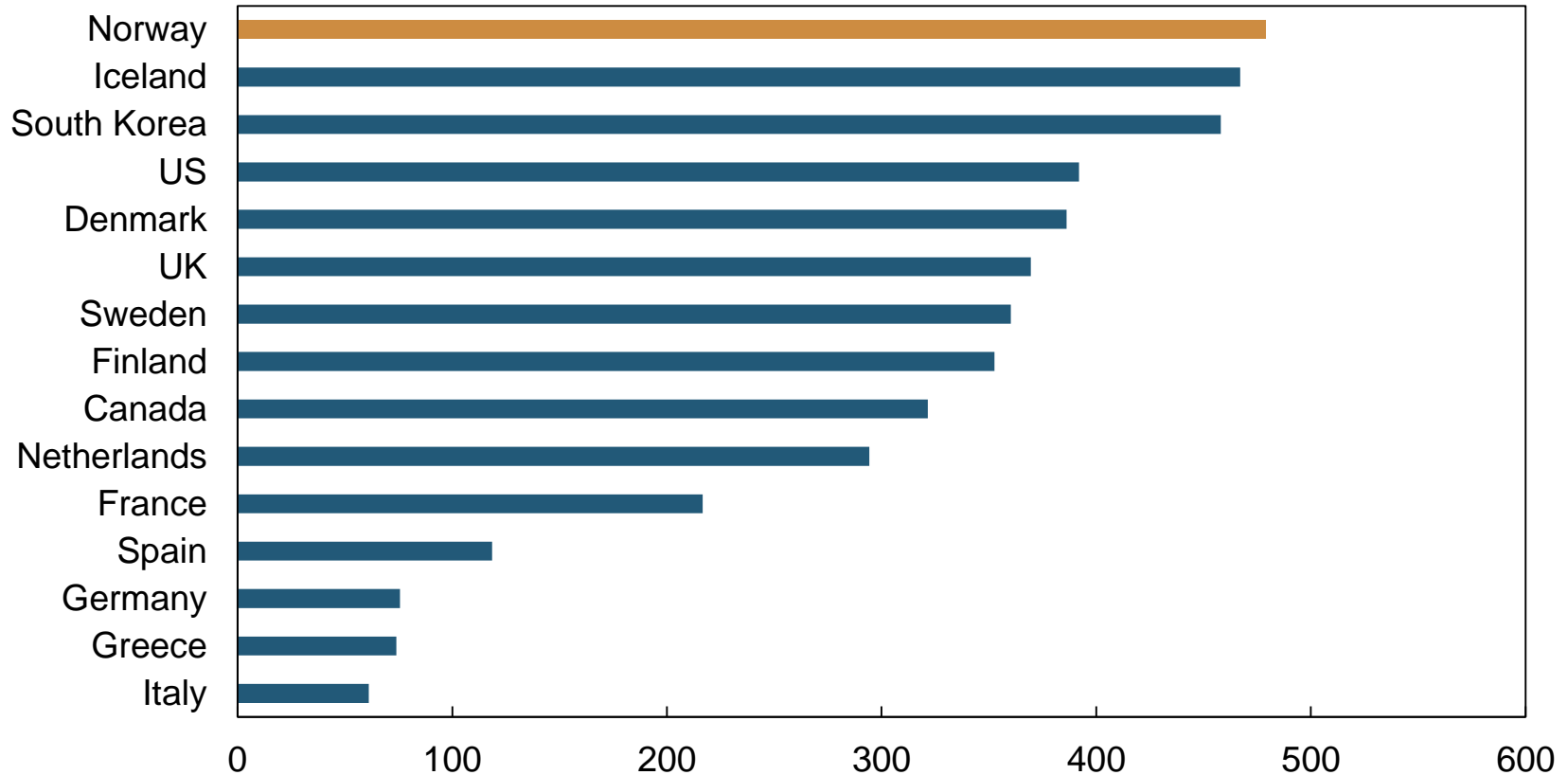
Chart 10 Use of Norwegian payment cards abroad. 2001–2020



Source: Norges Bank



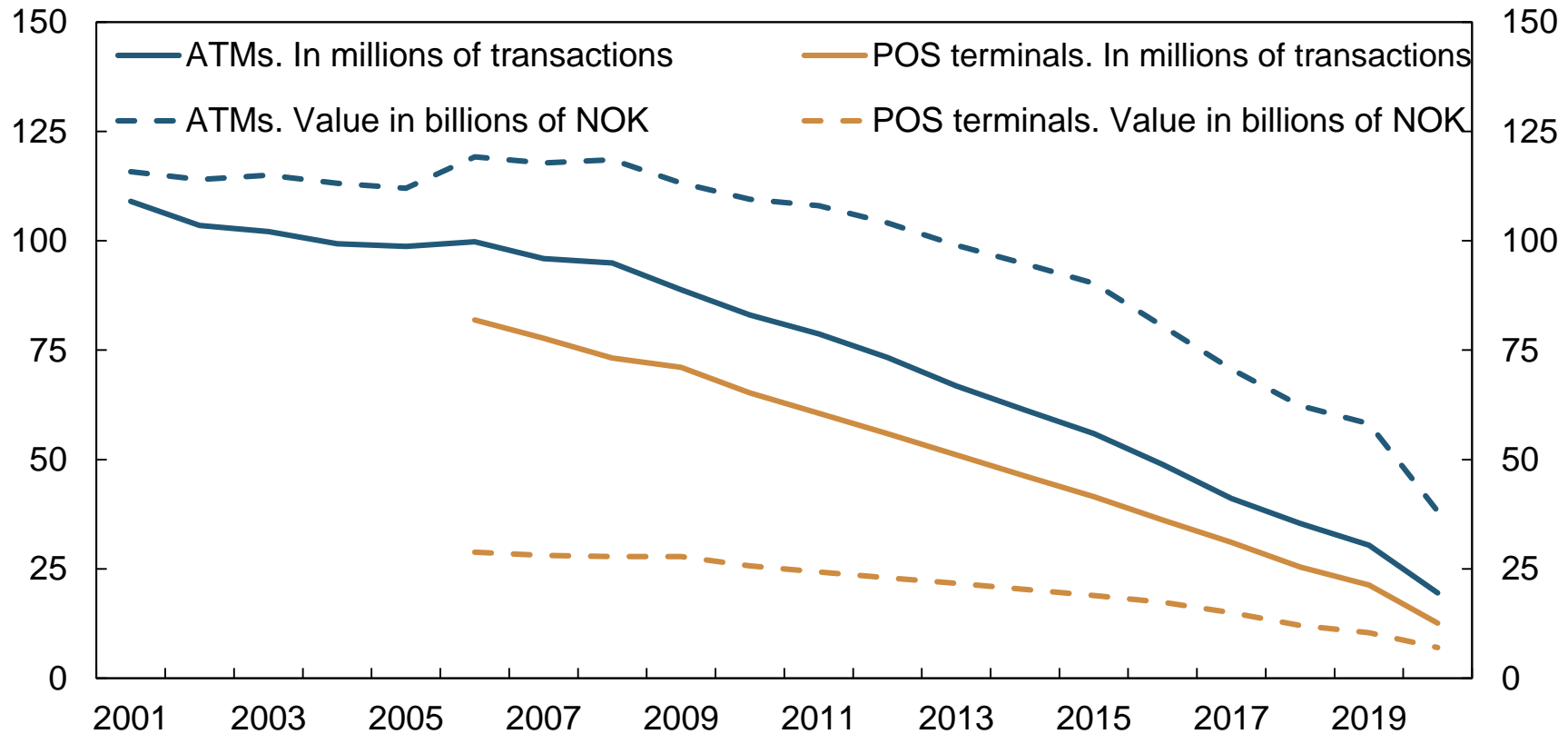
Chart 11 Number of card payments per inhabitant per year in selected countries. 2019



Sources: BIS, Central Bank of Iceland, ECB and Norges Bank



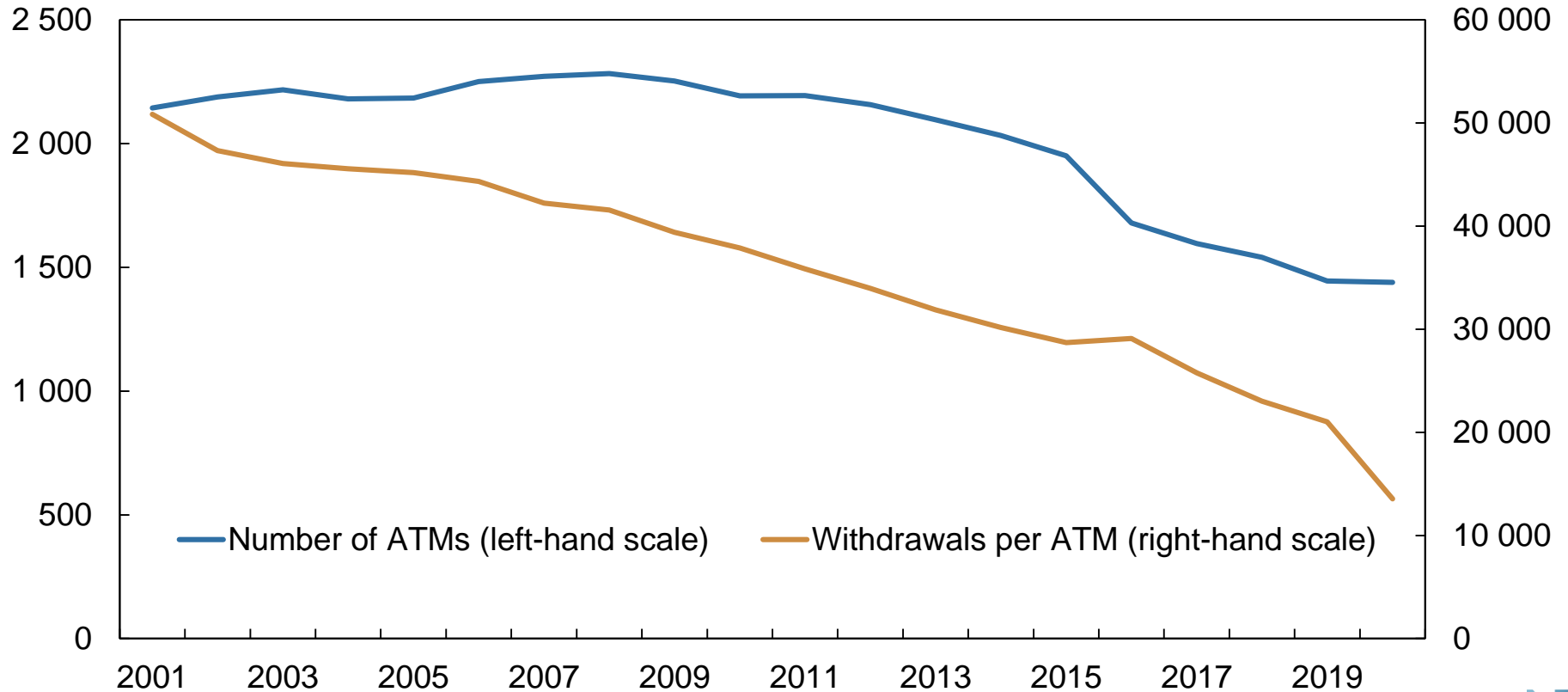
Chart 12 Cash withdrawals from ATMs and POS terminals. 2001–2020



Source: Norges Bank



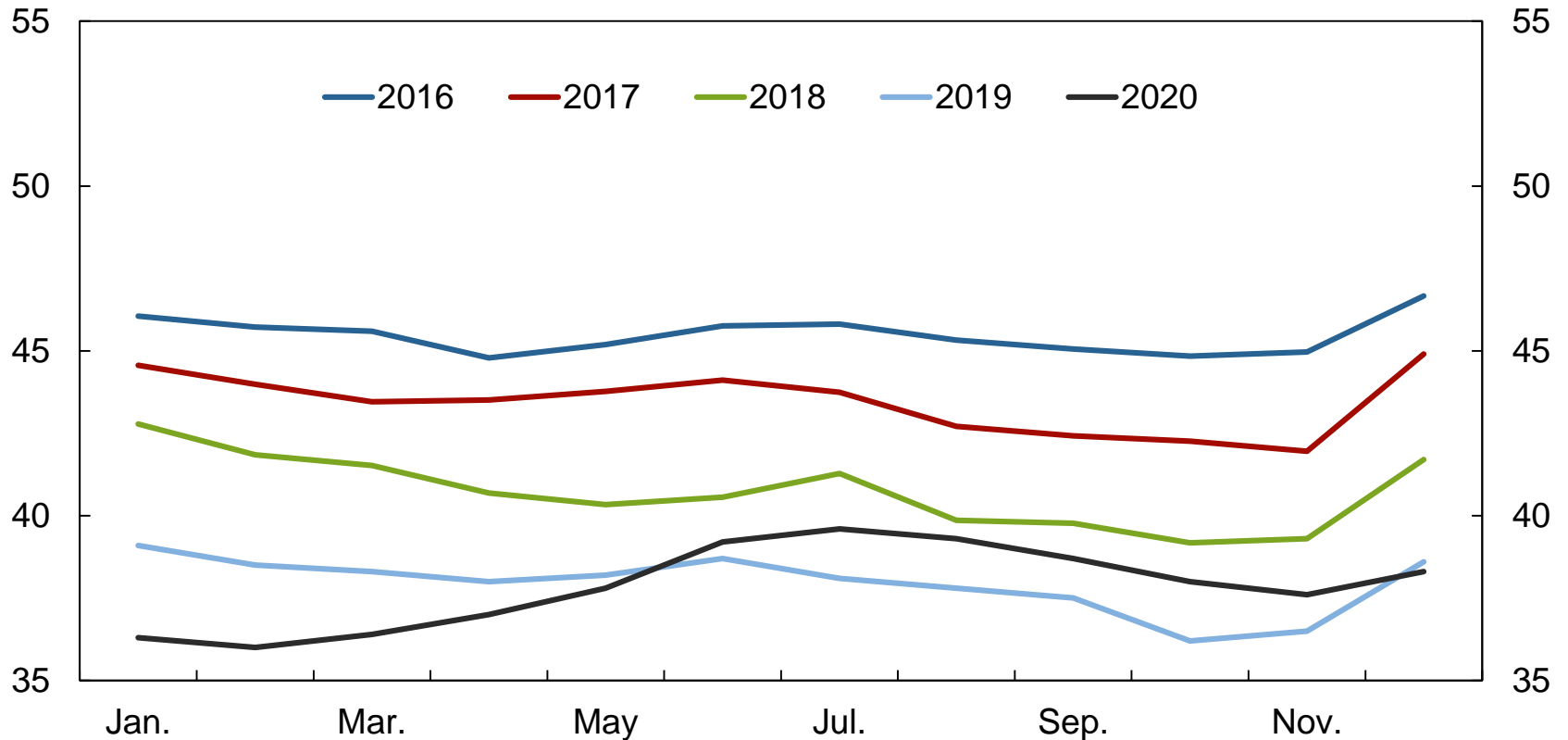
Chart 13 Number of ATMs and withdrawals per ATM per year. 2001–2020



Source: Norges Bank



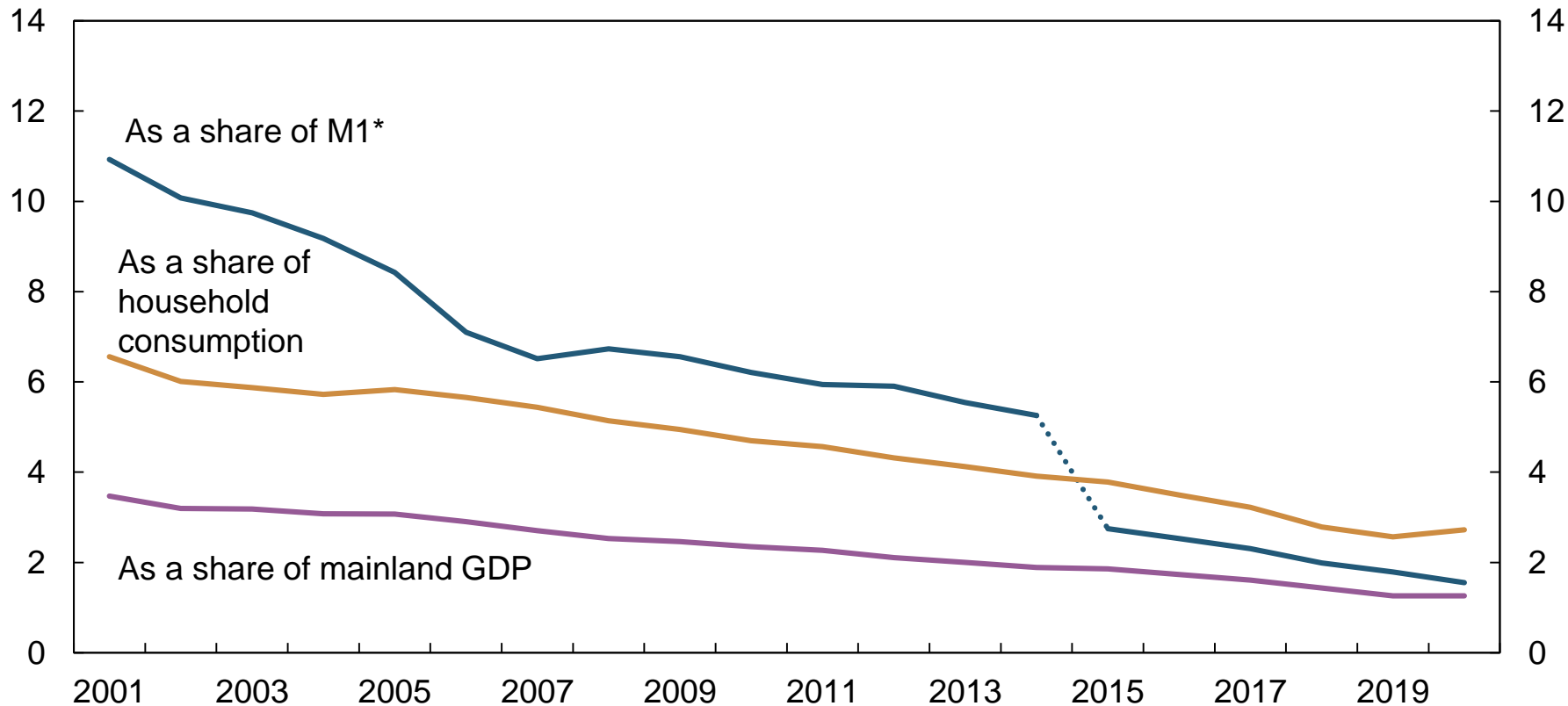
Chart 14 Cash in circulation among the general public. In billions of NOK. January 2016 – December 2020



Source: Statistics Norway



Chart 15 Cash in circulation as a share of means of payments (M1), household consumption and mainland GDP. Percent. 2001–2020

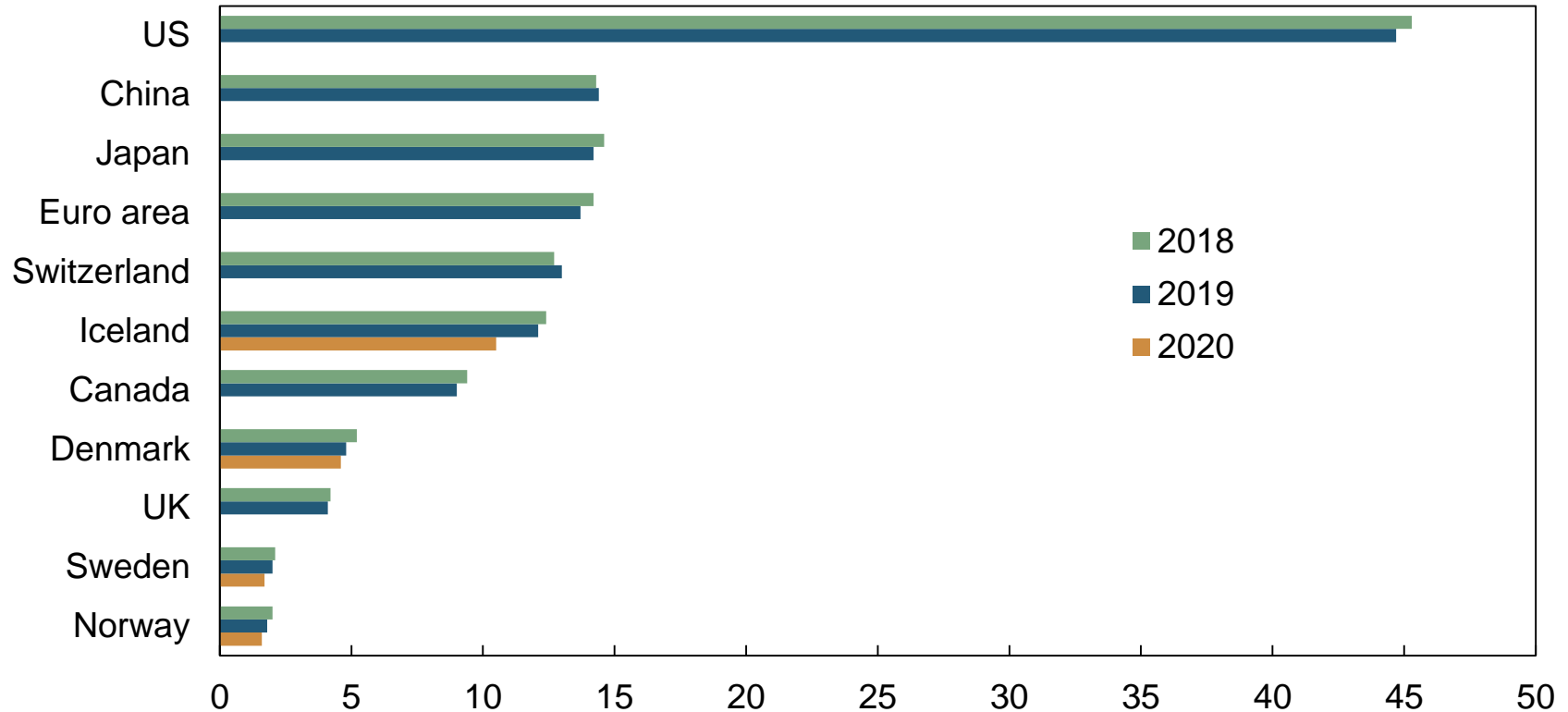


Sources: Statistics Norway and Norges Bank

* New definition of M1 from 2015



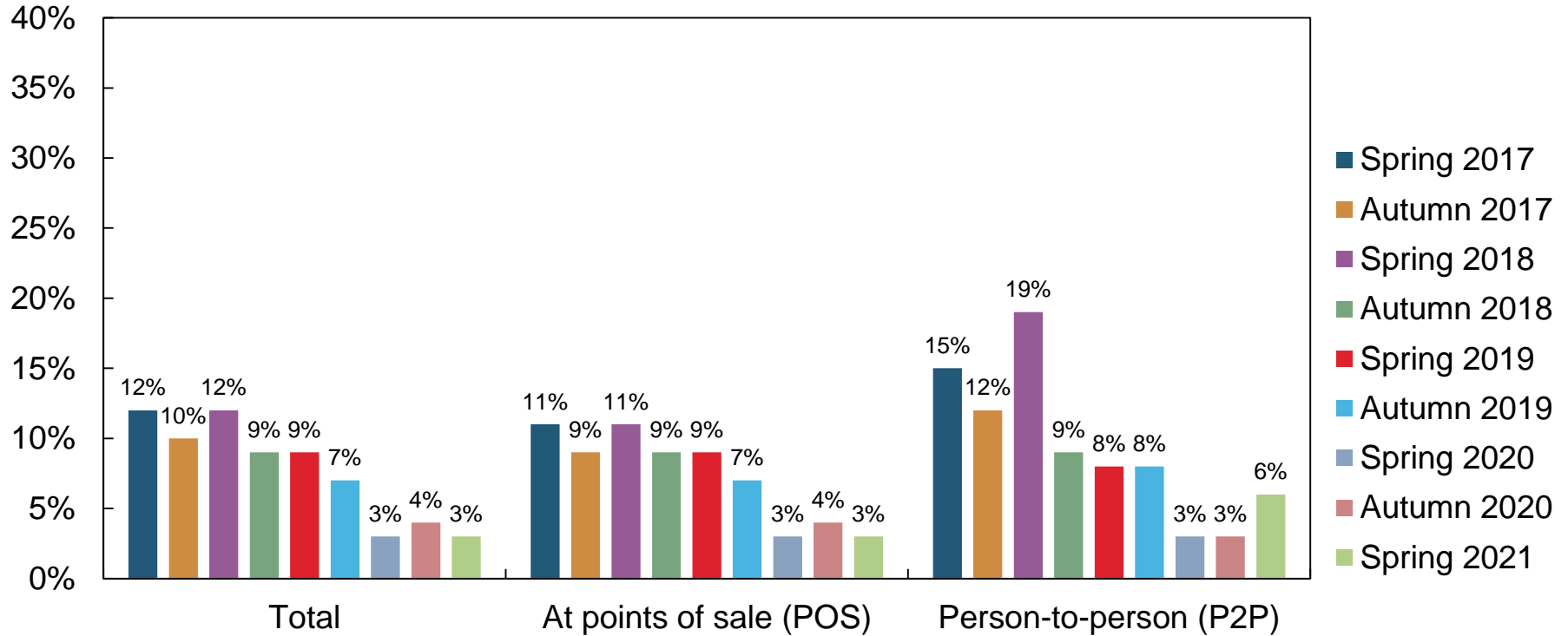
Chart 16 Cash in circulation as a share of means of payments in selected countries. Percent. 2018, 2019 og 2020 (Nordic countries)



Sources: BIS, Central Bank of Iceland, Danmarks Nationalbank, ECB, Statistics Norway, Statistics Sweden and Norges Bank



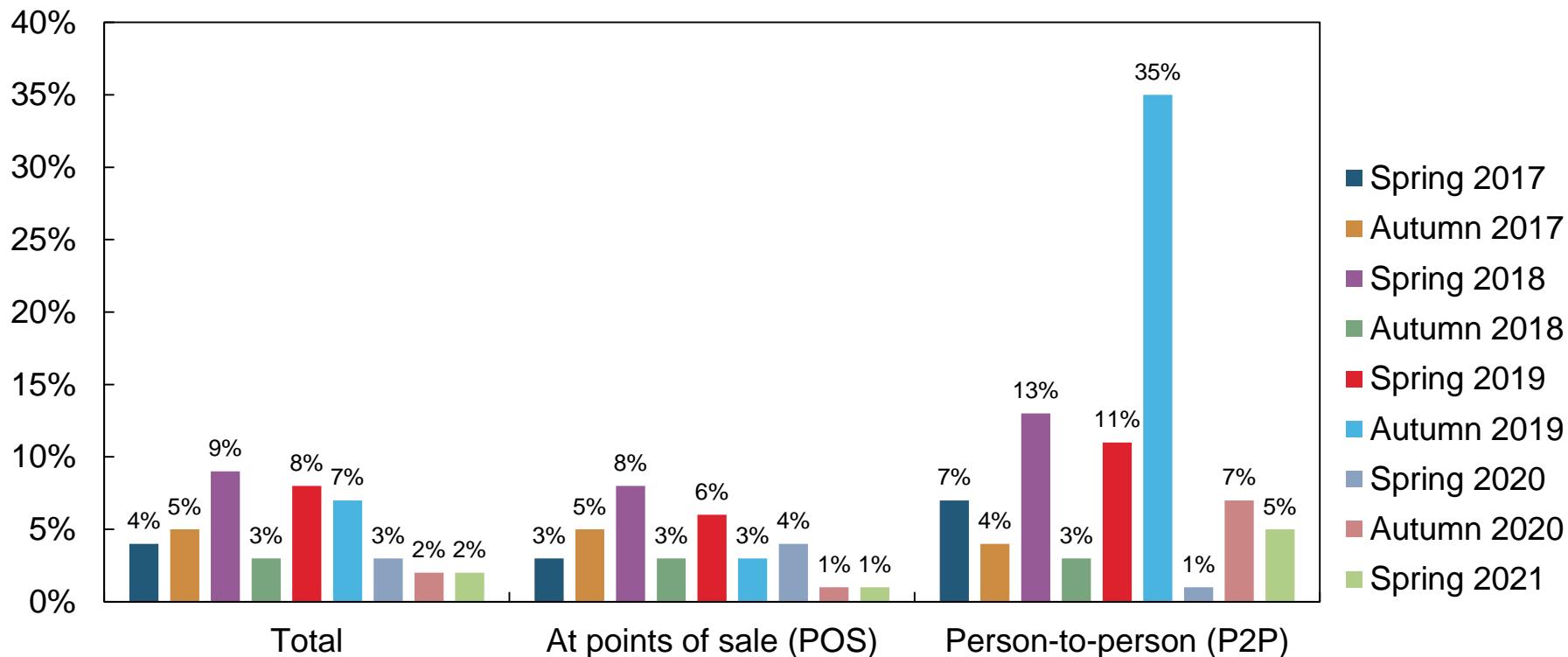
Chart 17 Number of cash payments as a percentage of the total number of payments



Source: Norges Bank



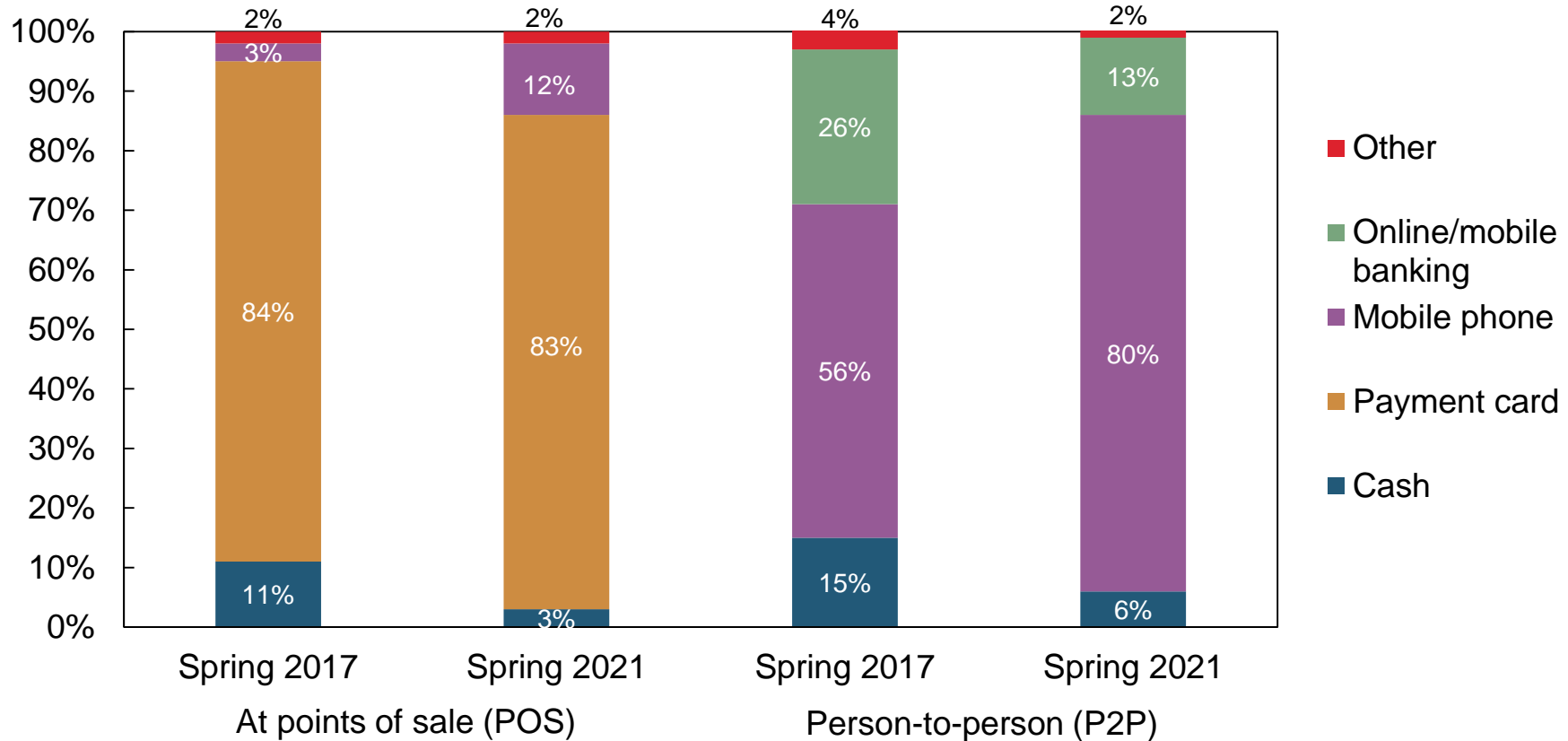
Chart 18 Value of cash payments as a percentage of total value of payments



Source: Norges Bank



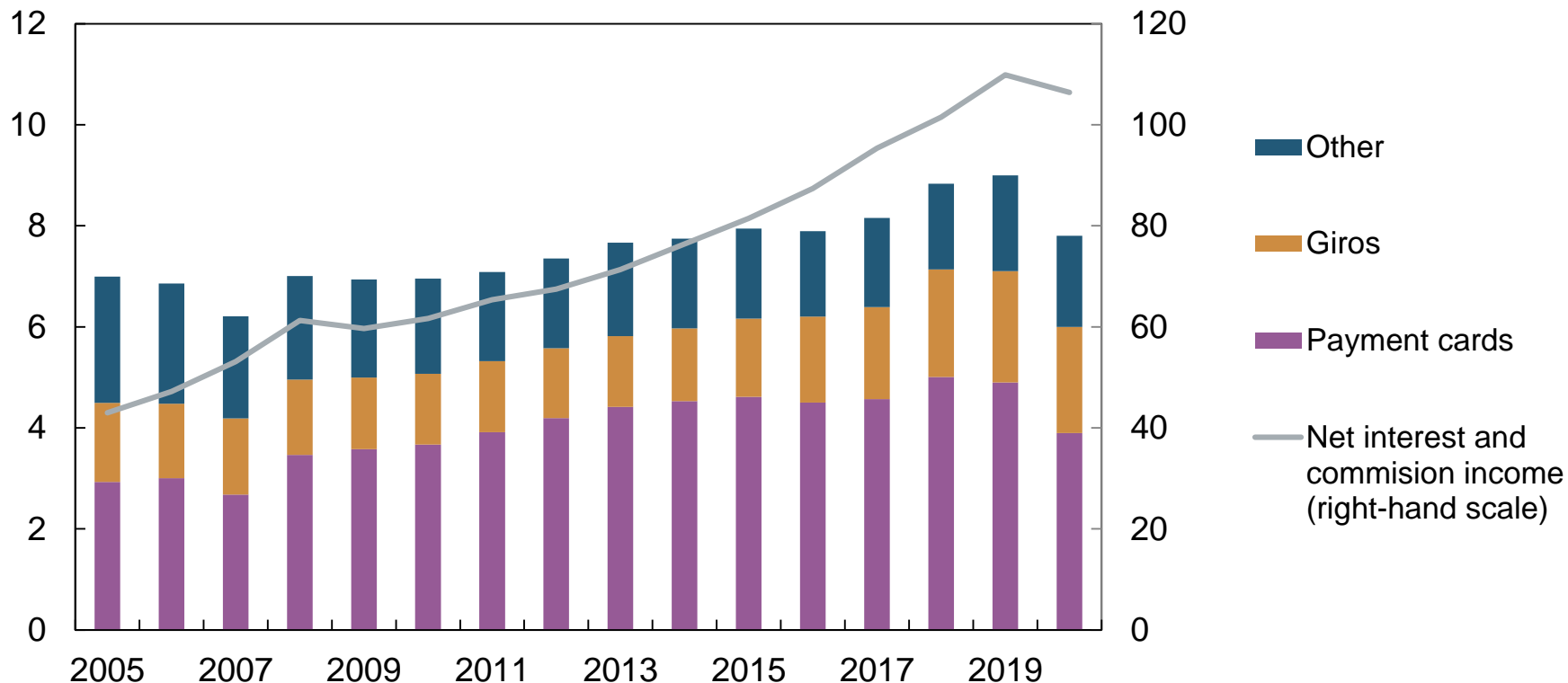
Chart 19 Payment methods in different payment situations. Spring 2017 and spring 2021



Source: Norges Bank



Chart 20 Banks' income from payment services and net interest and commission. In billions of NOK. 2005–2020



Sources: Statistics Norway and Norges Bank





RETAIL PAYMENT SERVICES – 2020

NORGES BANK PAPERS 2/2021