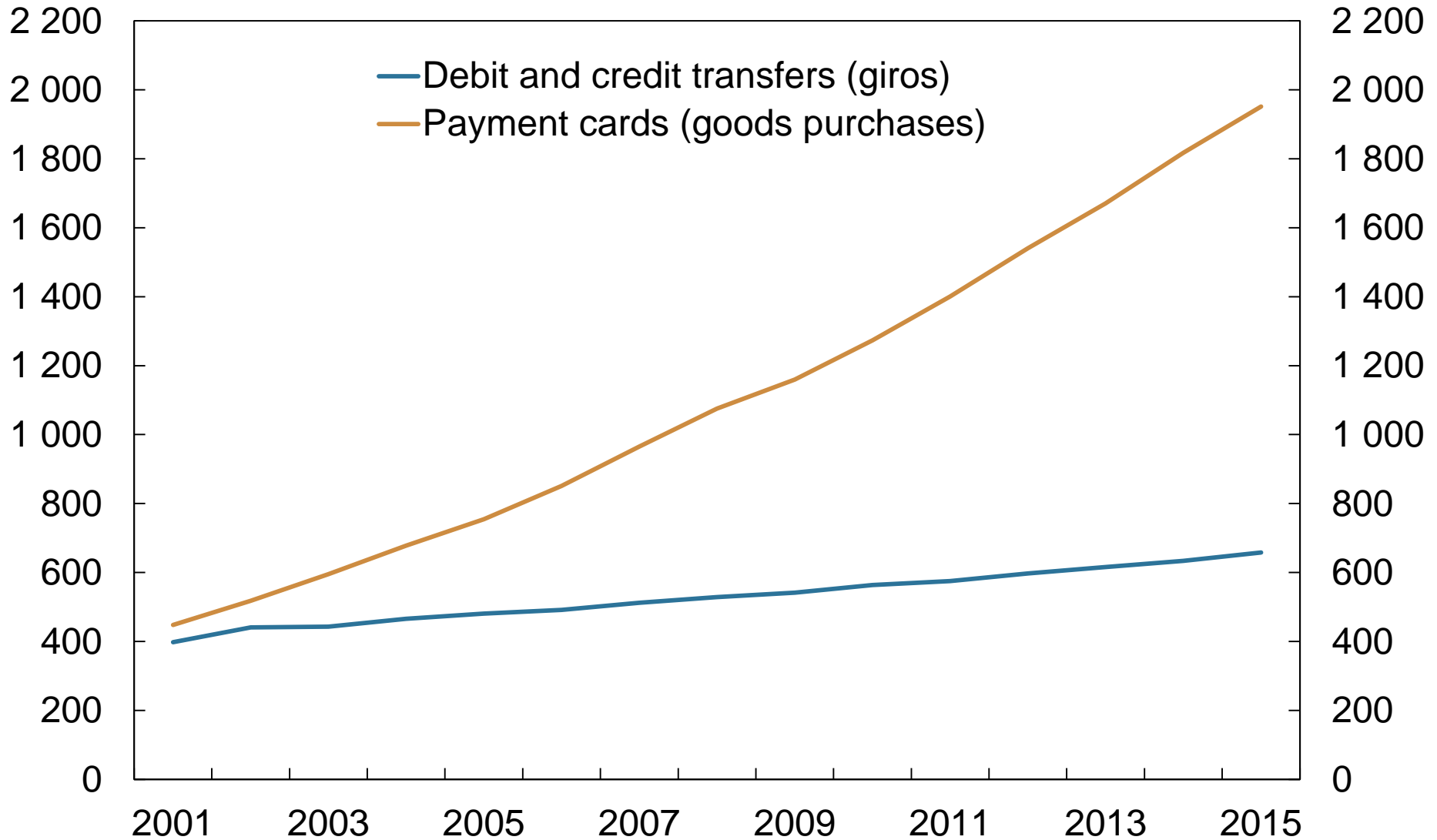


NORGES BANK MEMO 1/2016

**DEVELOPMENTS IN RETAIL PAYMENT
SERVICES – 2015**

CHARTS

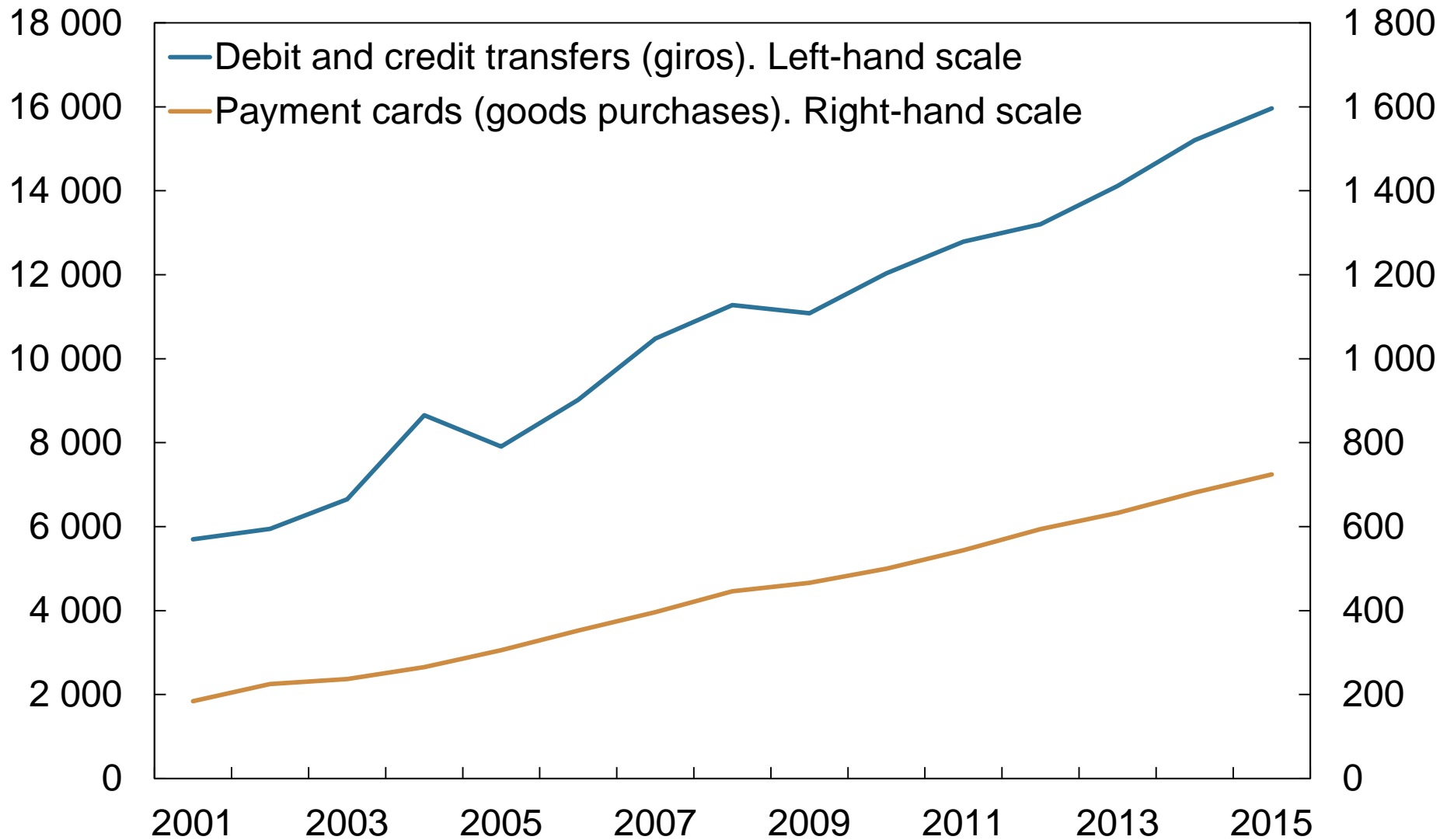
Chart 1 Use of payment instruments. In millions of transactions.
2001–2015



Source: Norges Bank



Chart 2 Use of payment instruments. In billions of NOK. 2001–2015



Source: Norges Bank



Chart 3 Selected payment instruments use as a share of total number of transactions and total value. 2015

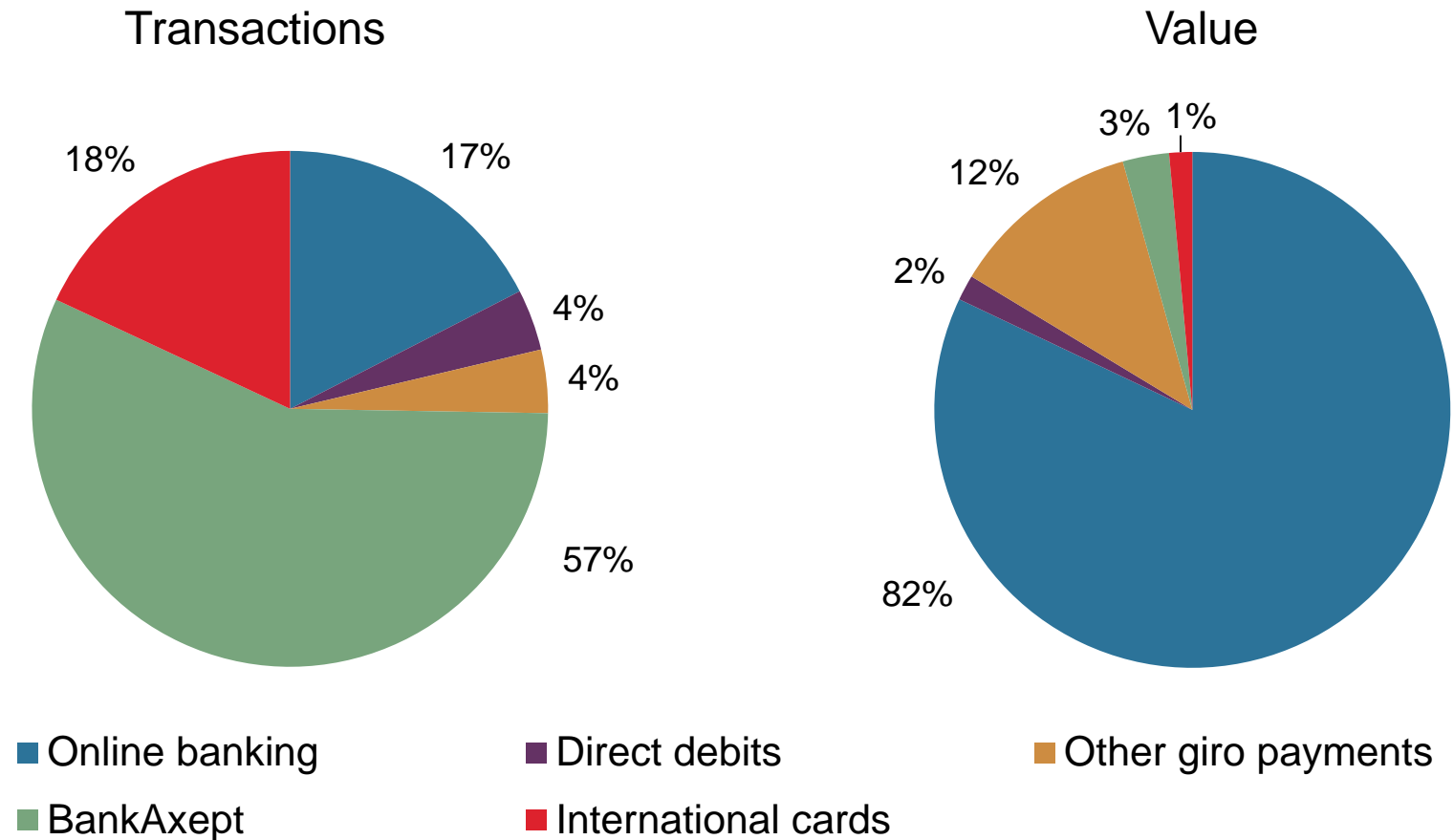
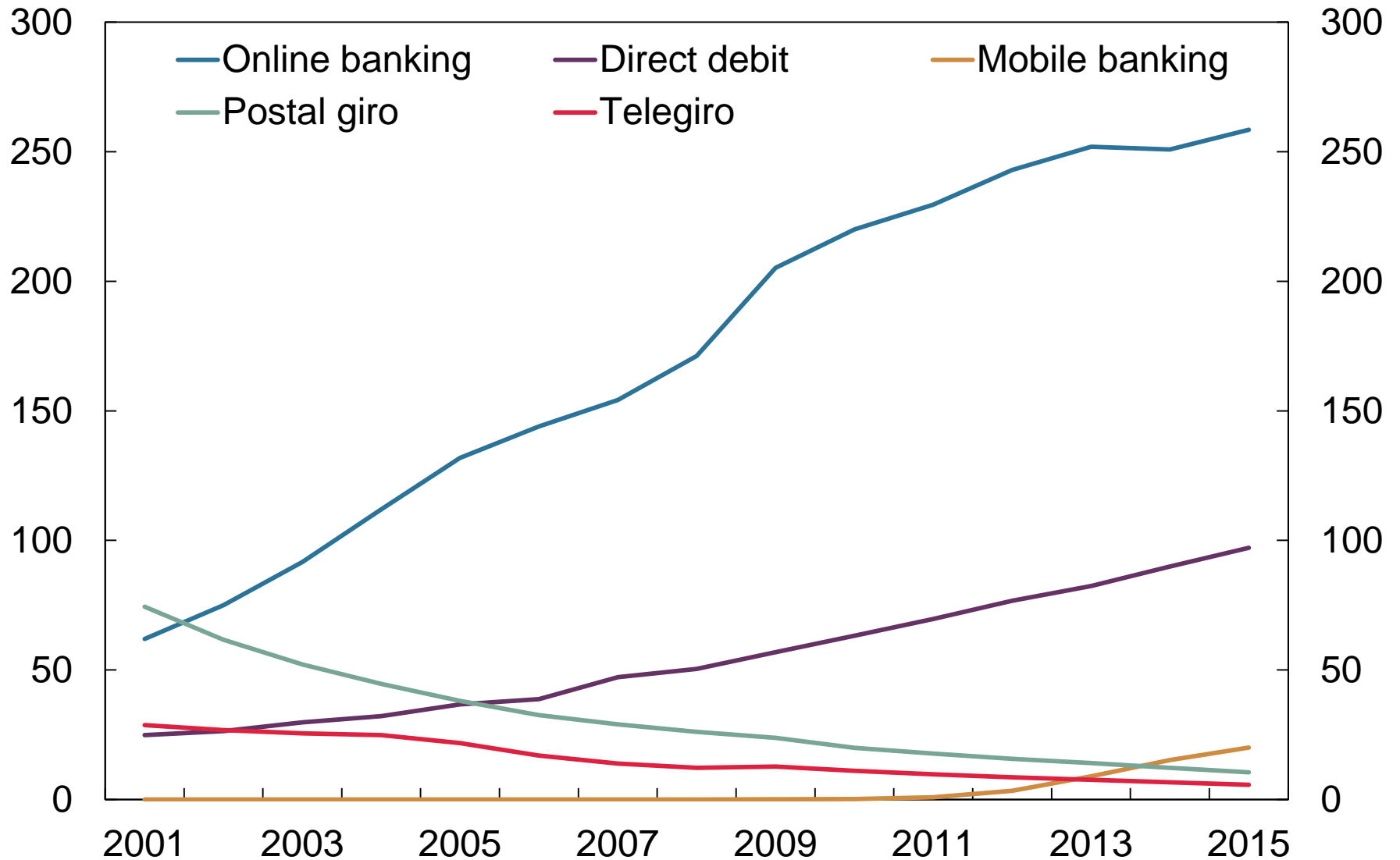


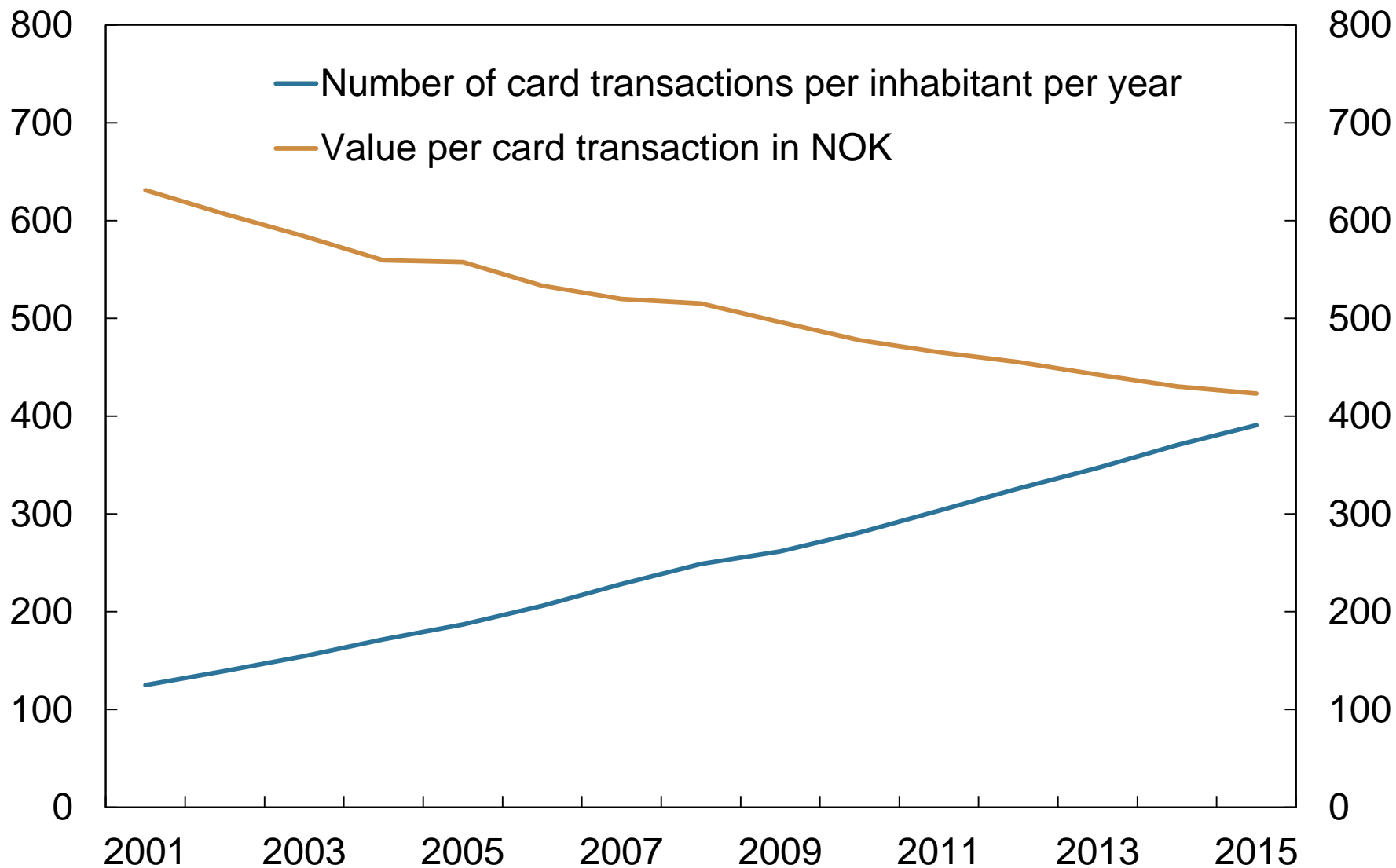
Chart 4 Debit and credit transfers by retail customers. In millions of transactions. 2001–2015



Source: Norges Bank



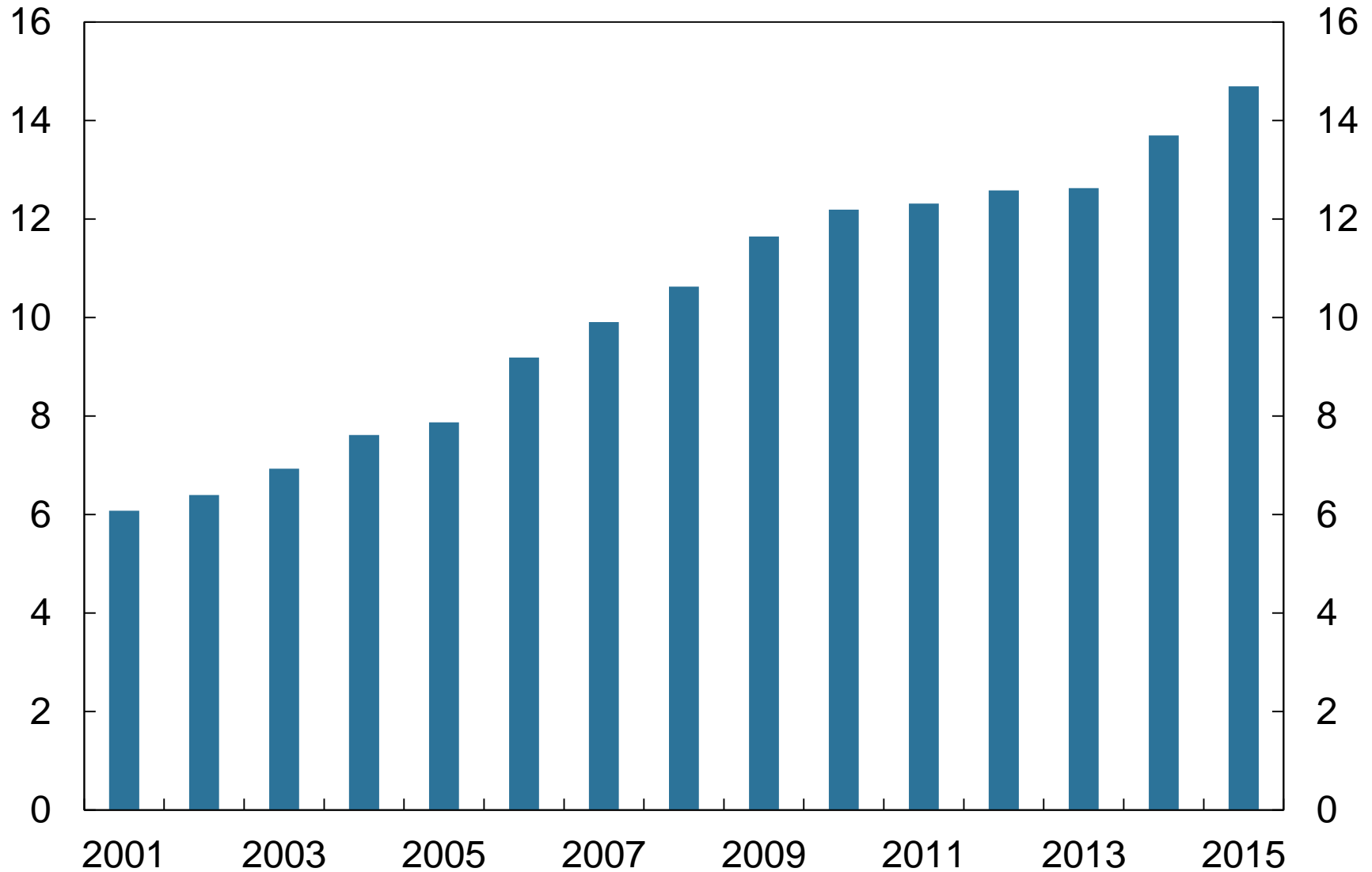
Chart 5 Card transactions per inhabitant per year and value per card transaction in NOK. 2001–2015



Source: Norges Bank



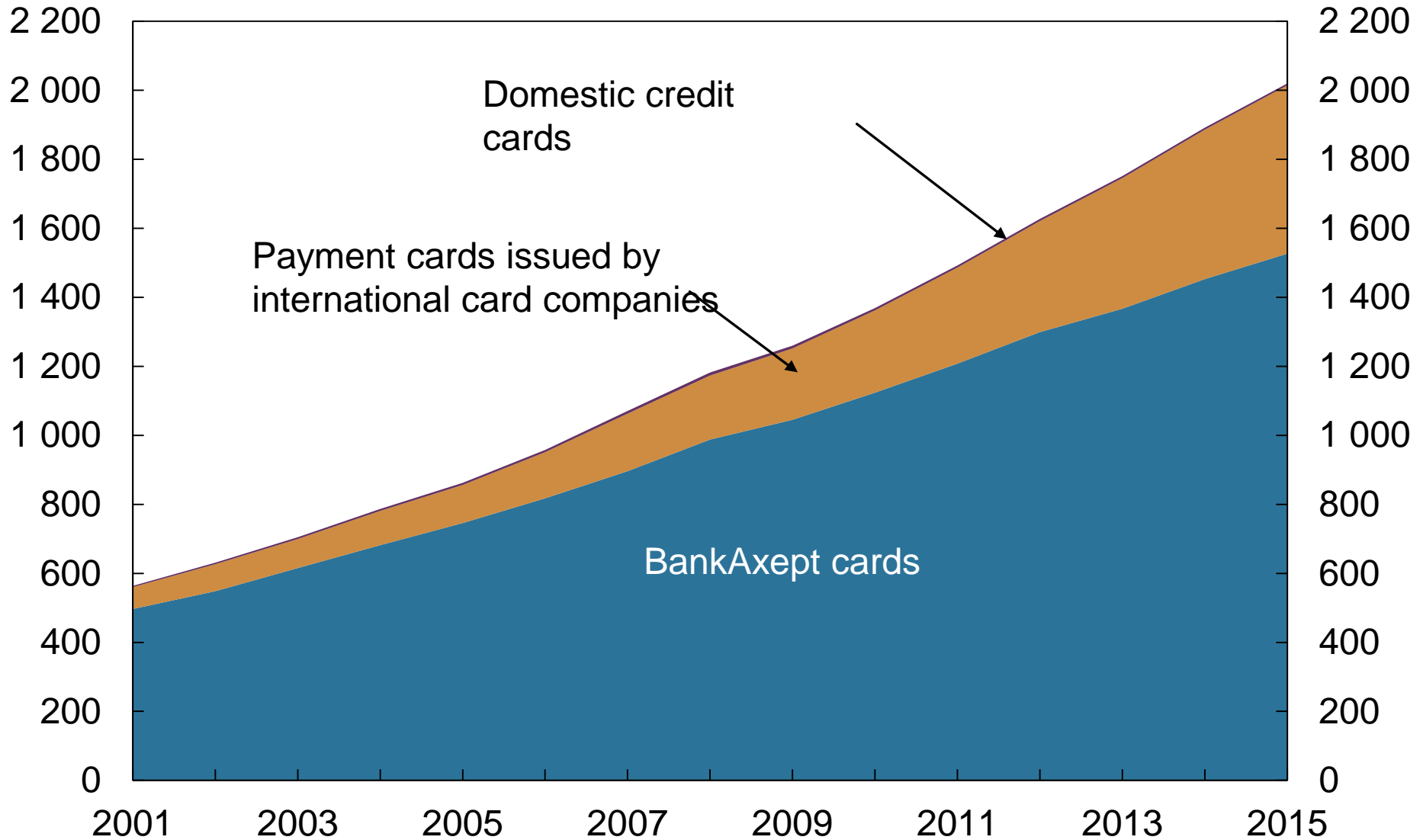
Chart 6 Number of Norwegian payment cards issued. In millions.
2001–2015



Source: Norges Bank



Chart 7 Use of Norwegian payment cards by issuer. In millions of transactions. 2001–2015



Source: Norges Bank



Chart 8 Use of Norwegian payment cards by issuer and function.
 Transactions in percent of total number of transactions. 2001–2015

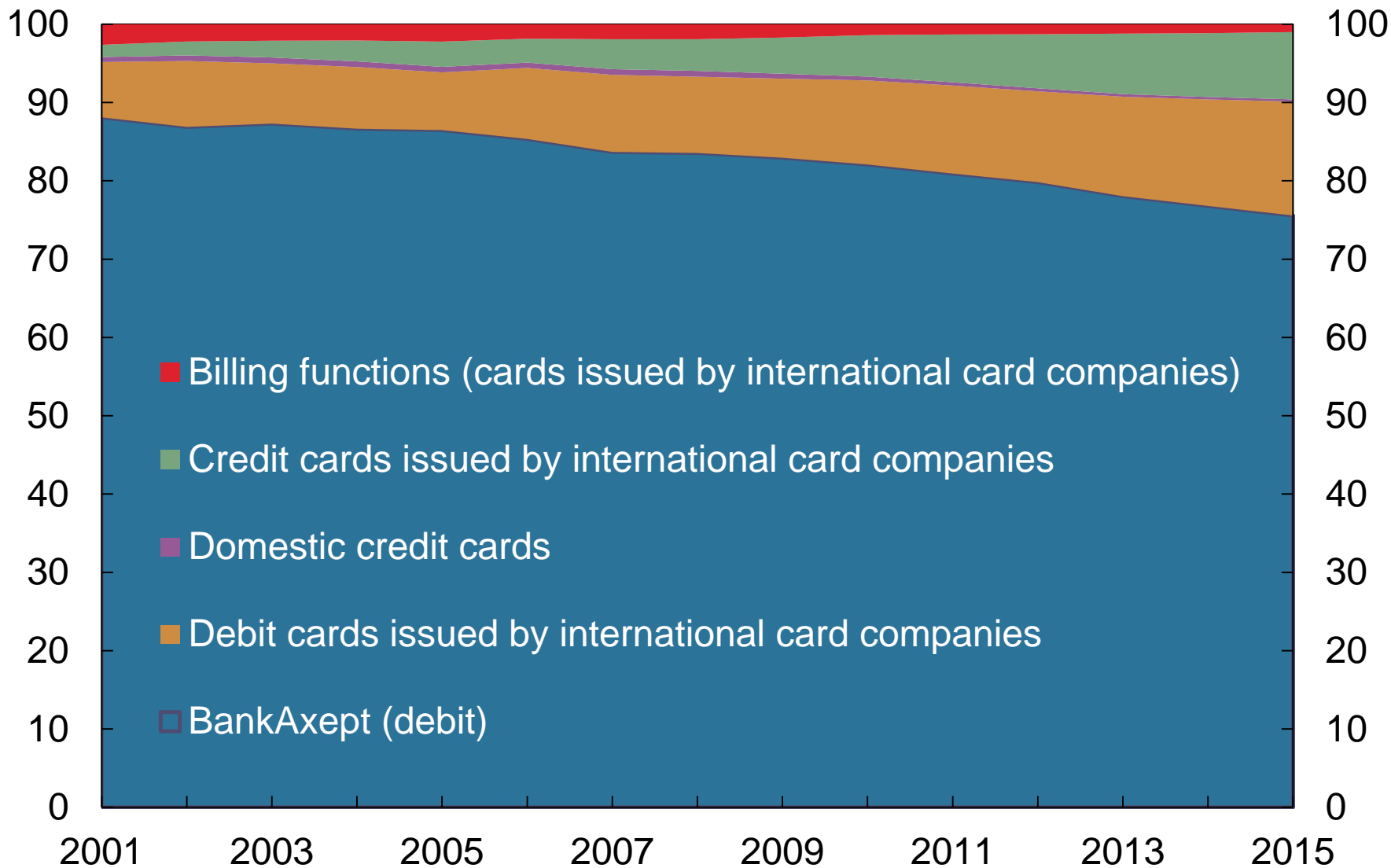
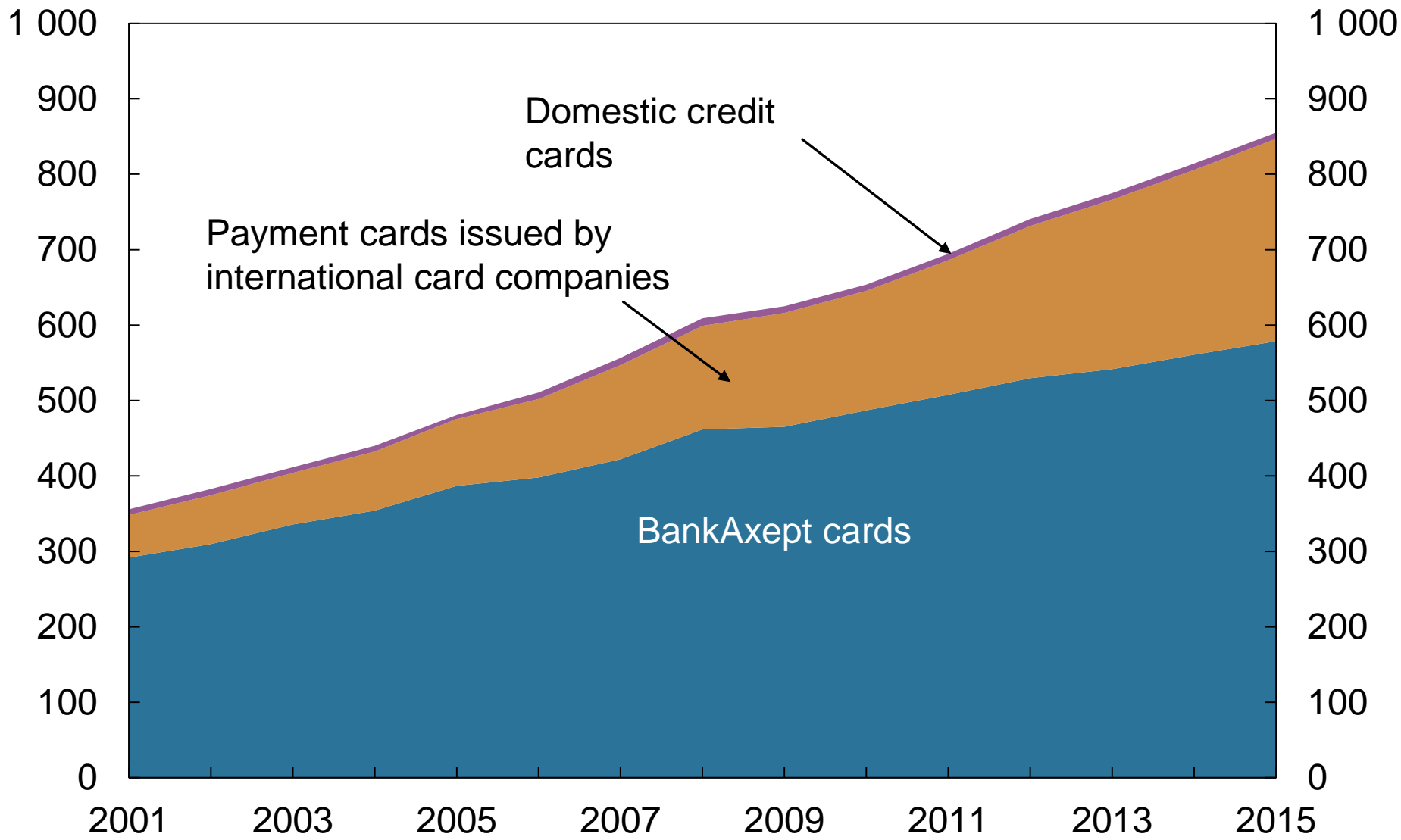


Chart 9 Use of Norwegian payment cards by issuer. In billions of NOK.
2001–2015



Source: Norges Bank



Chart 10 Use of Norwegian payment cards by issuer and function. Value in percent of total value. 2001–2015

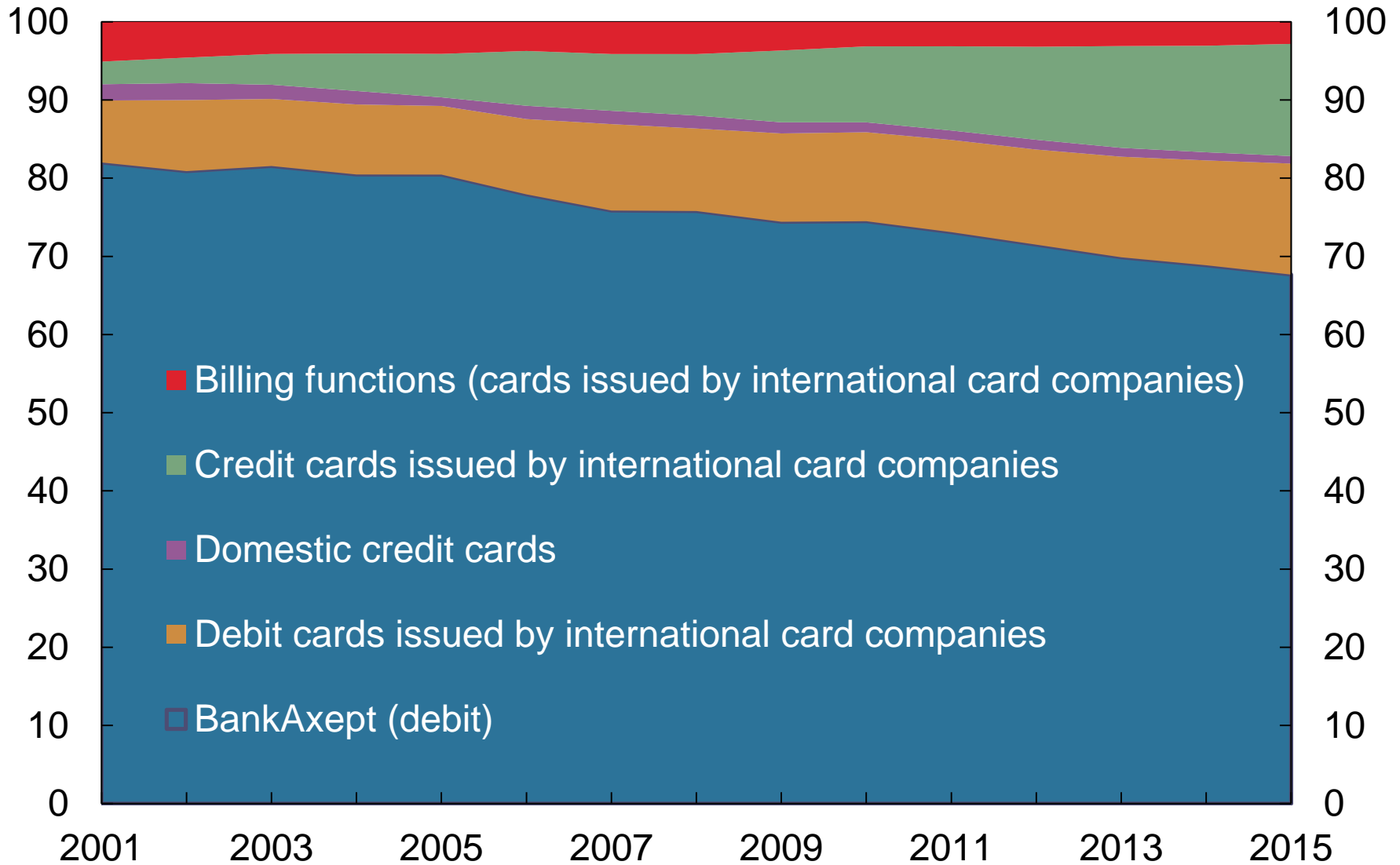
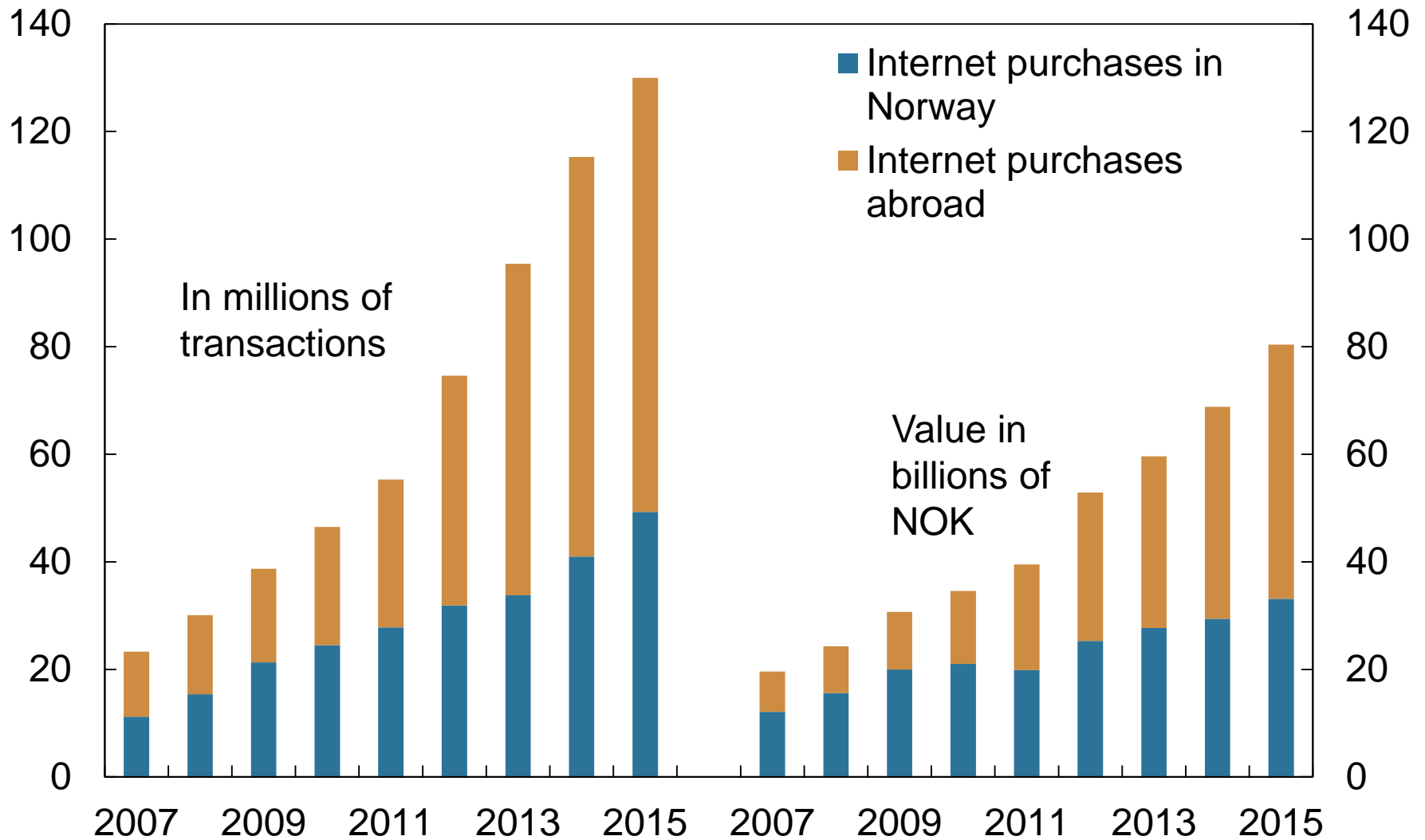


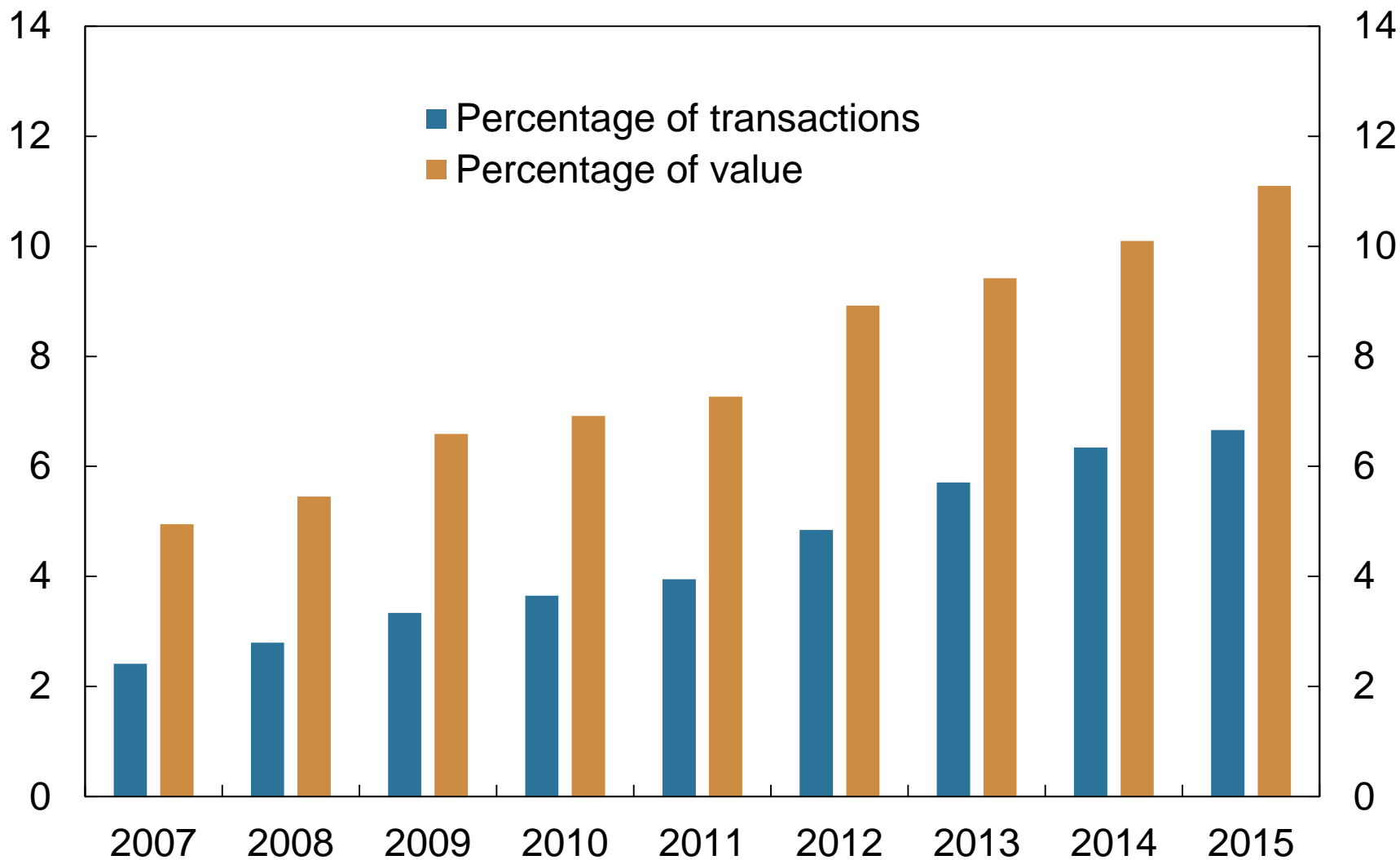
Chart 11 Internet purchases with Norwegian payment cards. 2007–2015



Source: Norges Bank



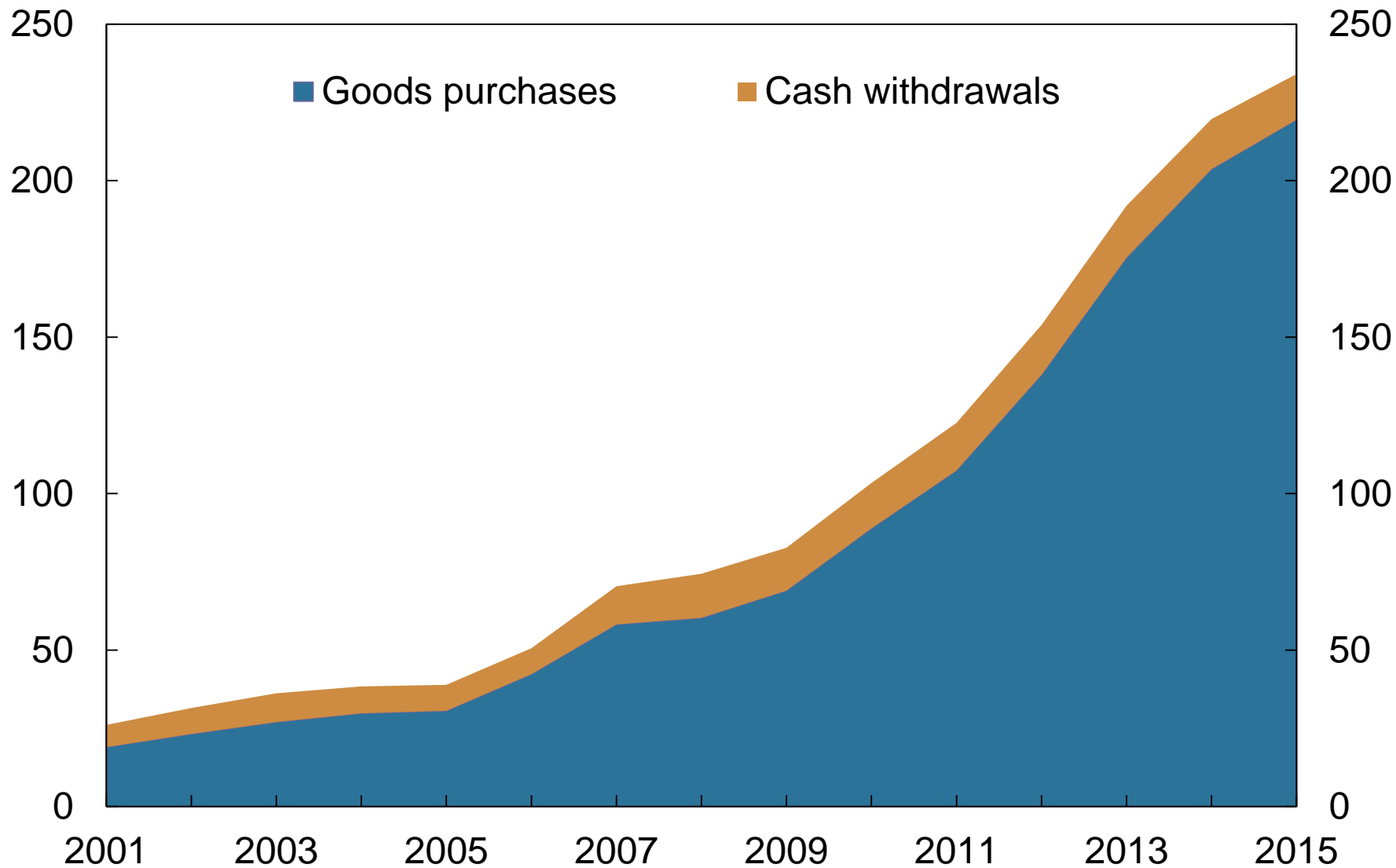
Chart 12 Internet purchases with Norwegian payment cards. Percentage of total purchases of goods. 2007–2015



Source: Norges Bank



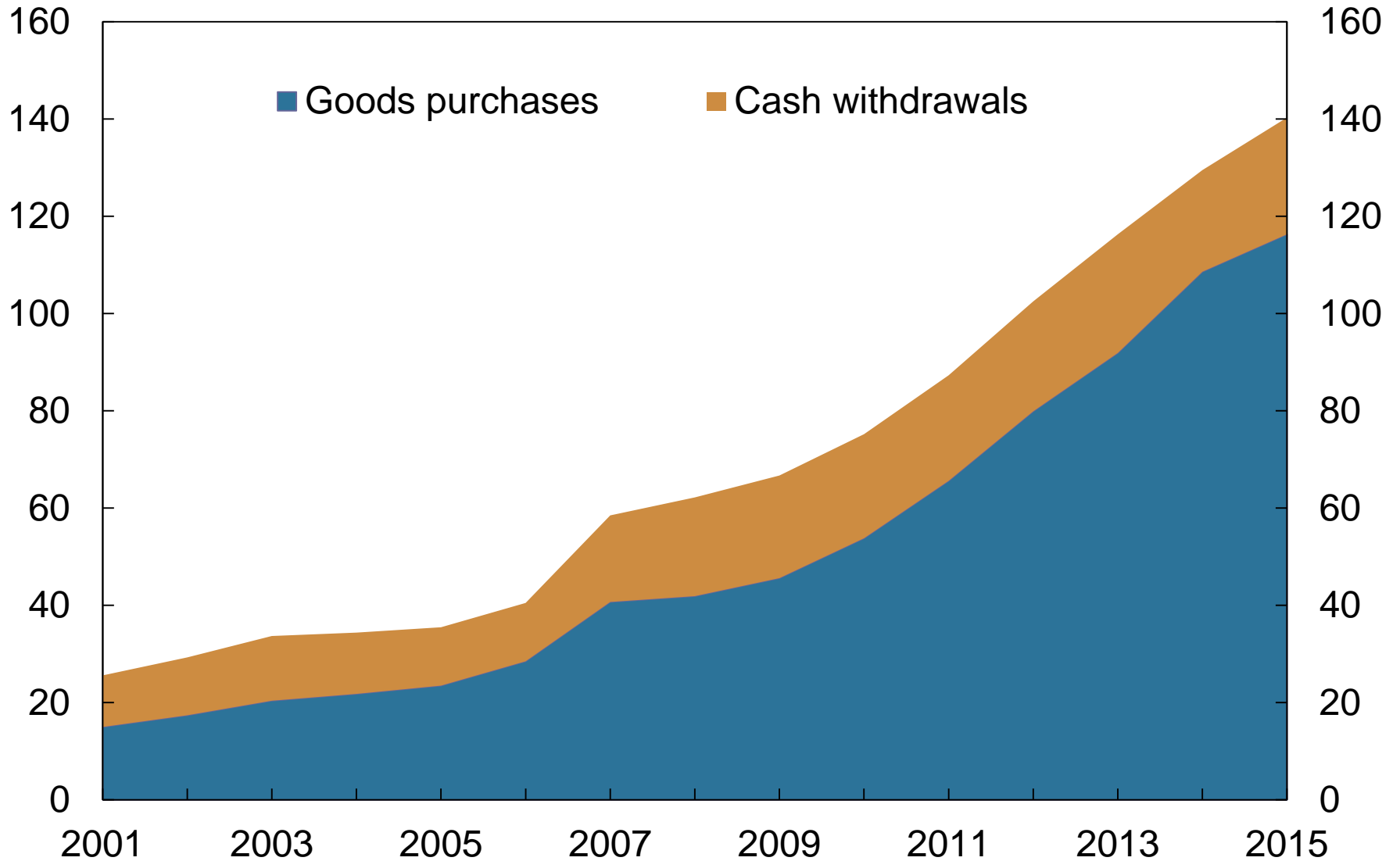
Chart 13 Use of Norwegian payment cards abroad. In millions of transactions. 2001–2015



Source: Norges Bank



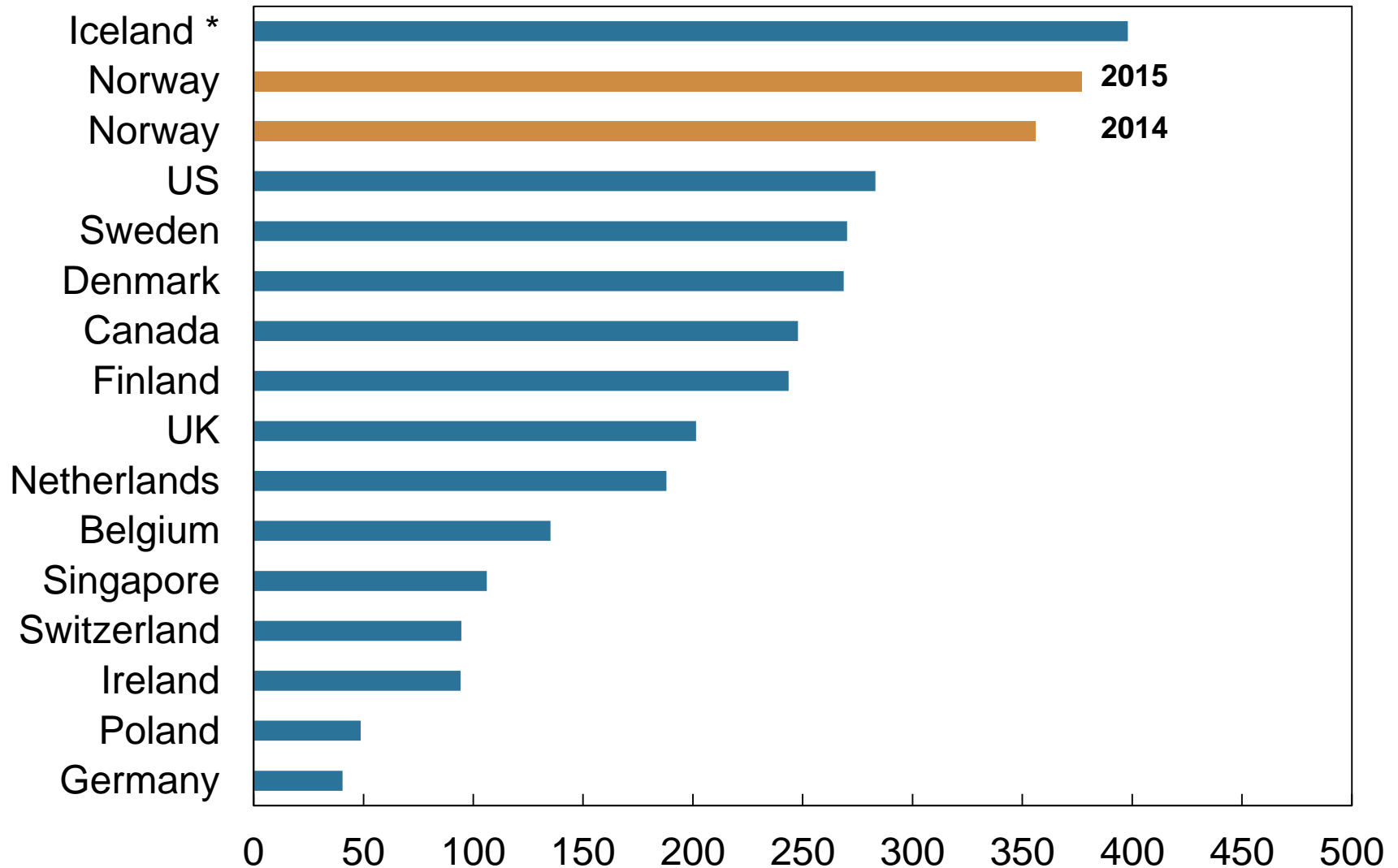
Chart 14 Use of Norwegian payment cards abroad. In billions of NOK. 2001–2015



Source: Norges Bank



Chart 15 Number of card payments per inhabitant in selected countries. 2014



Sources: Norges Bank, ECB, BIS and Seðlabanki Íslands

*The figures for Iceland also include cash withdrawals from ATMs.



Chart 16 Cash withdrawals from ATMs and POS terminals. 2001–2015

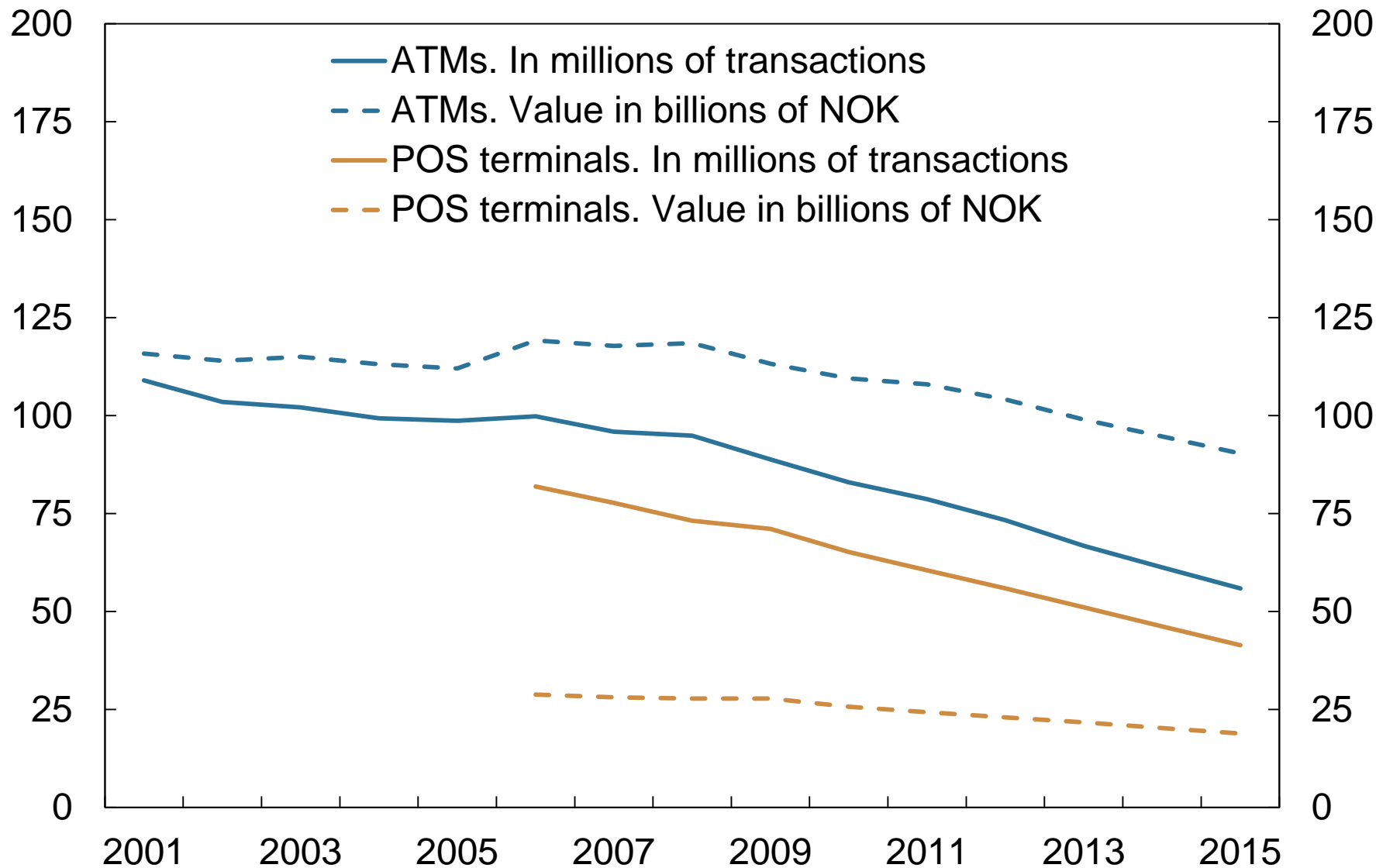


Chart 17 Number of POS terminals and ATMs per one thousand inhabitants. 2001–2015

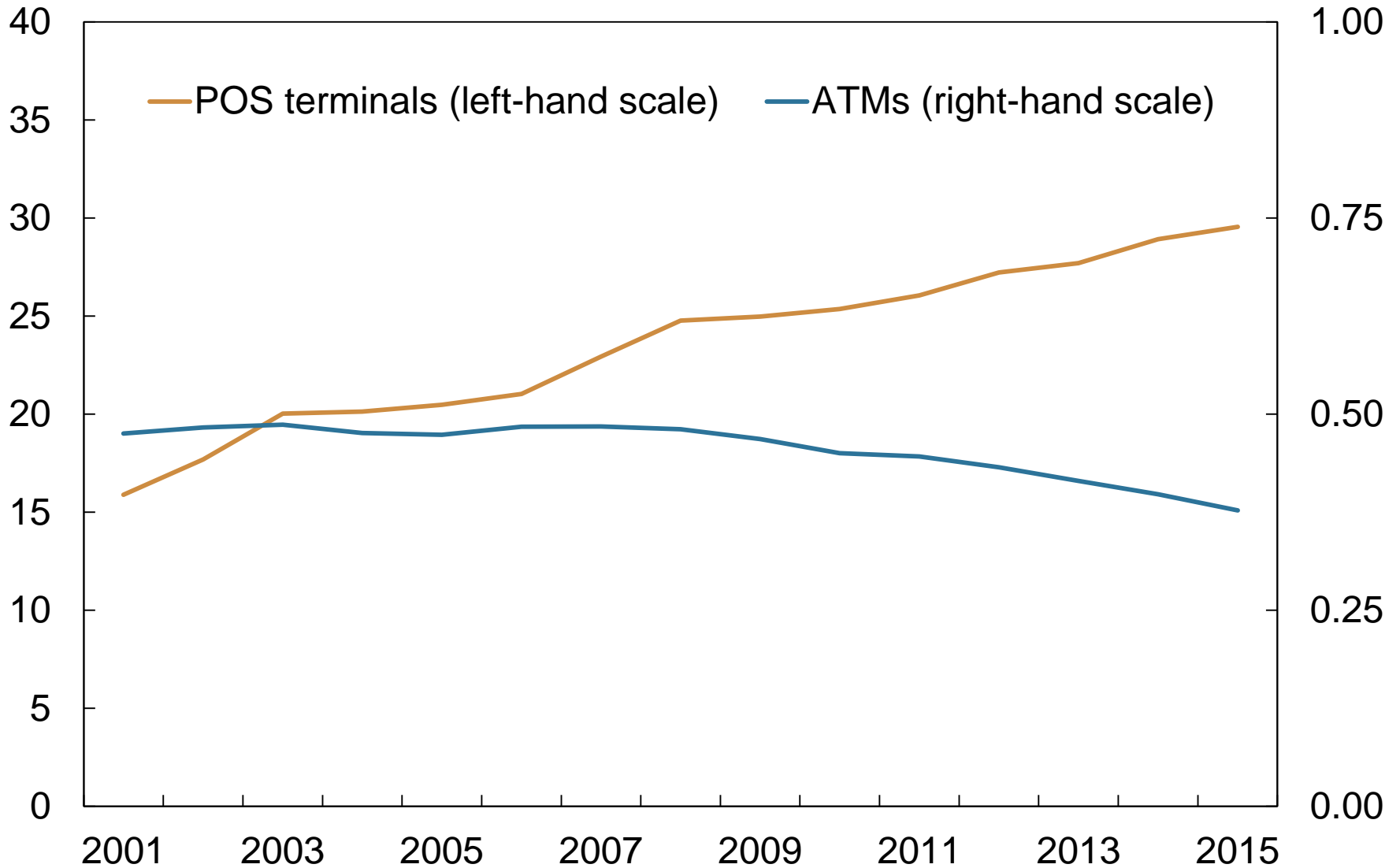
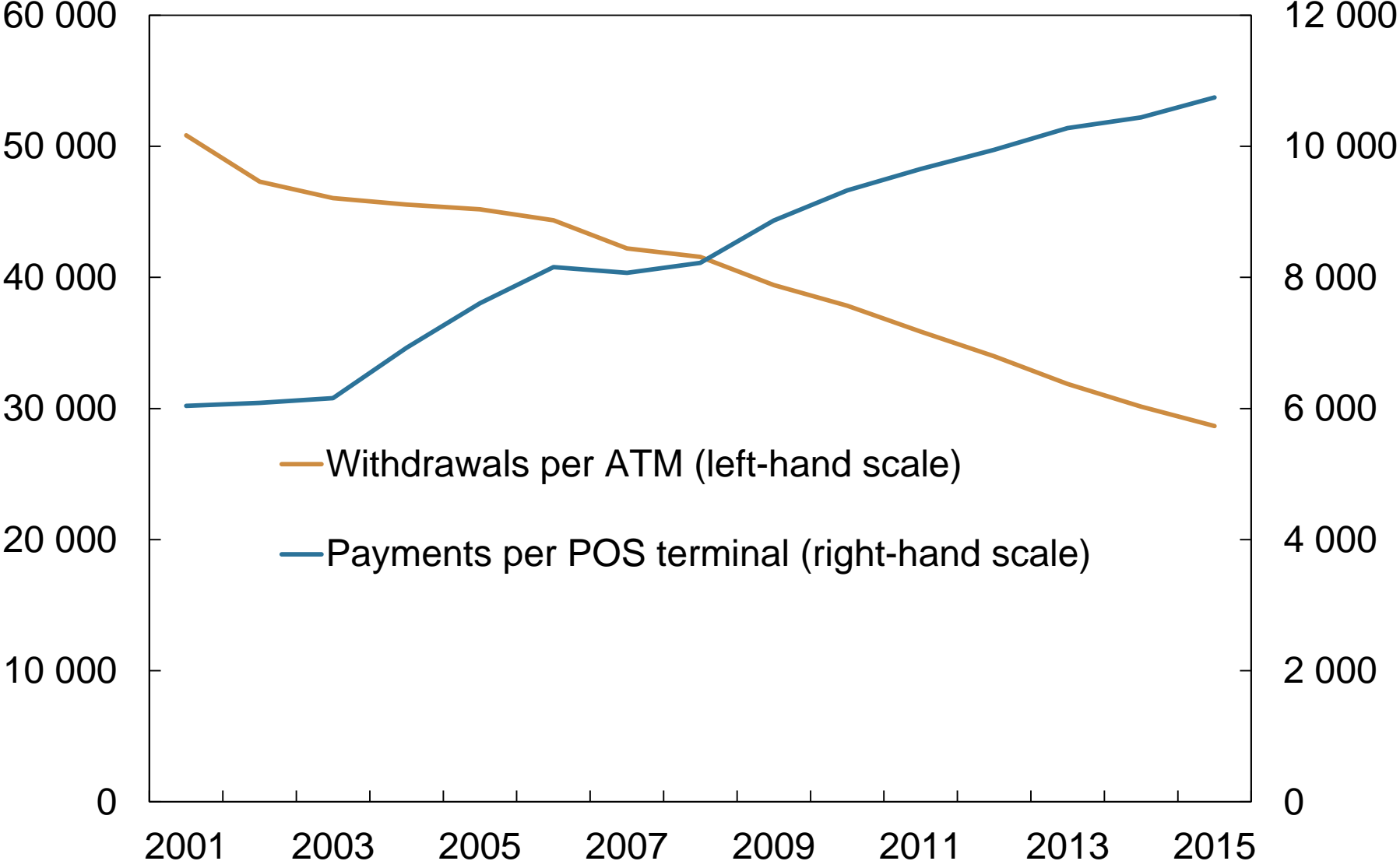


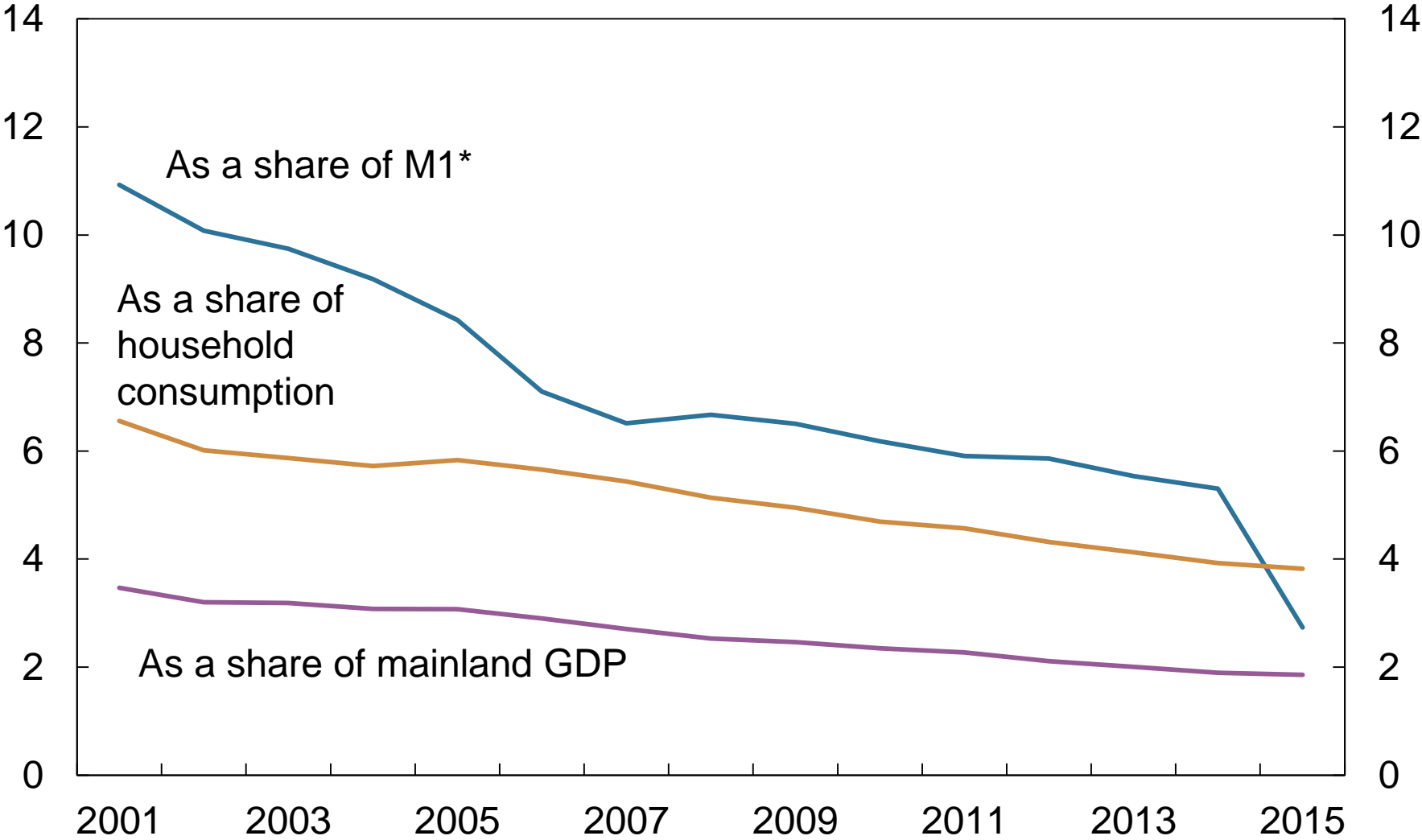
Chart 18 Use of POS terminals and ATMs per year. 2001–2015



Source: Norges Bank



Chart 19 Value of cash in circulation as a share of means of payments (M1), household consumption and mainland GDP. Percent. 2001–2015

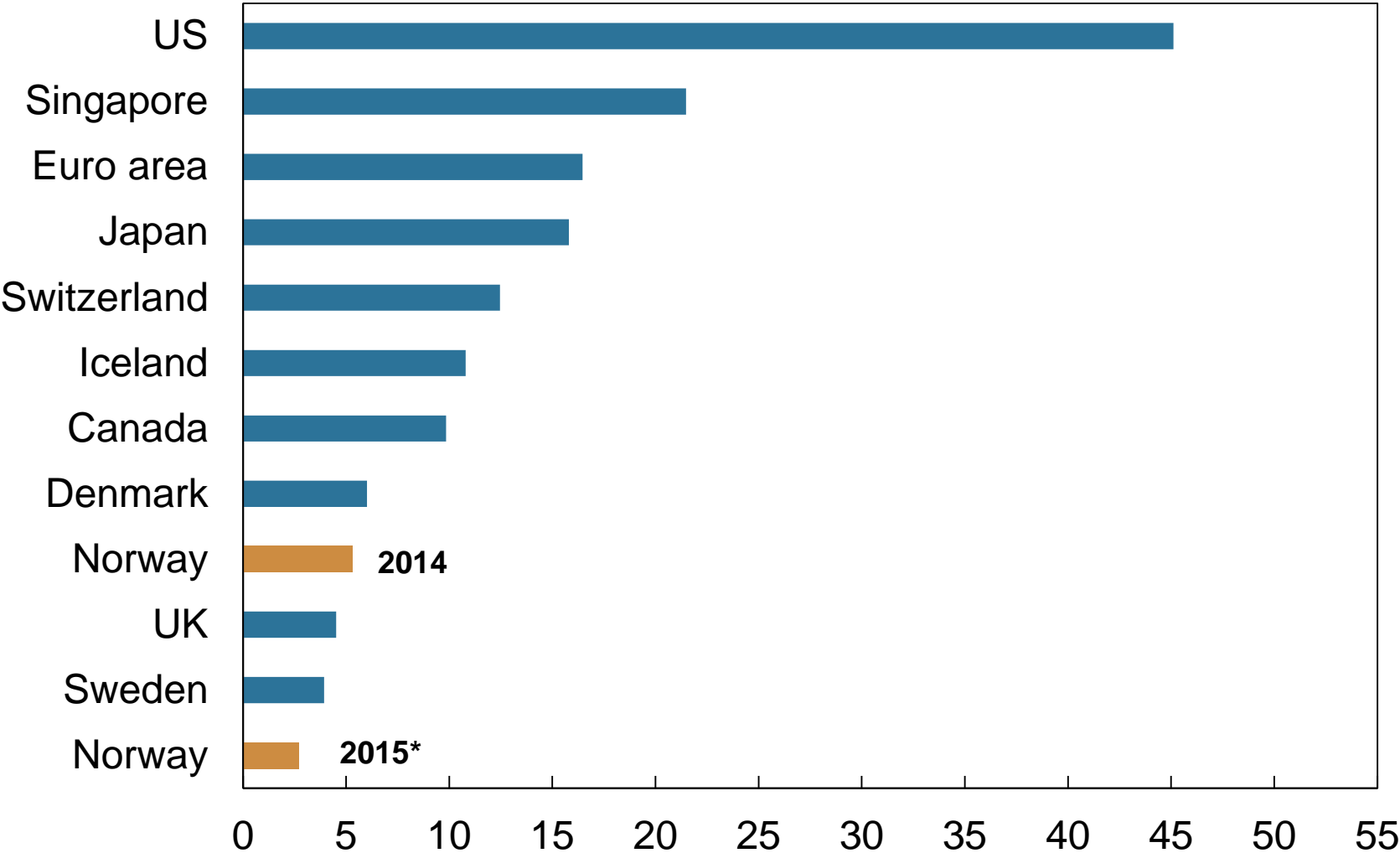


Sources: Norges Bank and Statistics Norway

*M1 has been revised from 2015.



Chart 20 Cash as a share of means of payments (M1) in selected countries. Percent. 2014

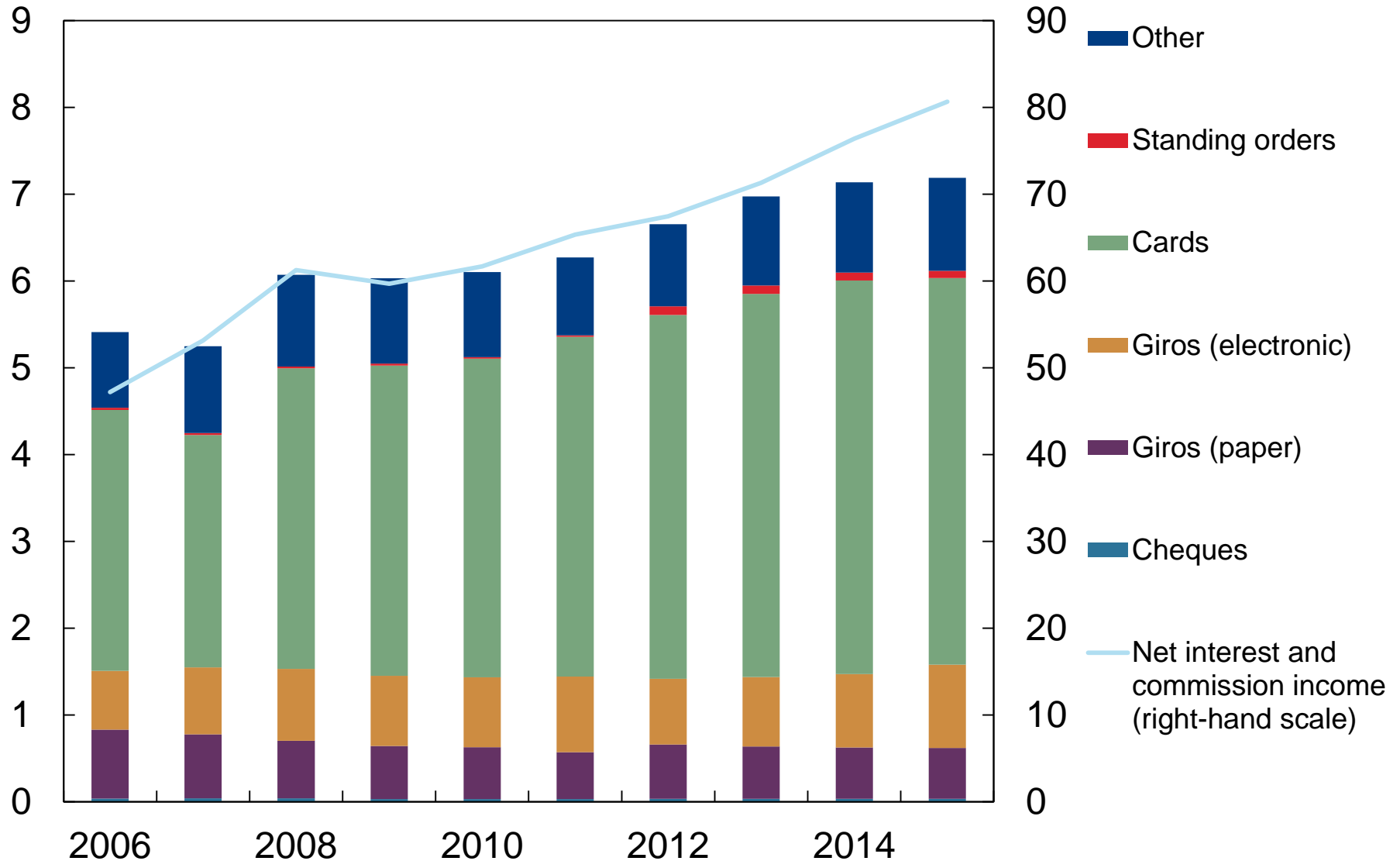


Sources: Norges Bank, ECB, BIS and Seðlabanki Íslands

*M1 has been revised from 2015.



Chart 21 Banks' income from payment services (left-hand scale) and net interest and commission (right-hand scale). In billions of NOK. 2006–2015



Sources: Norges Bank and Statistics Norway

