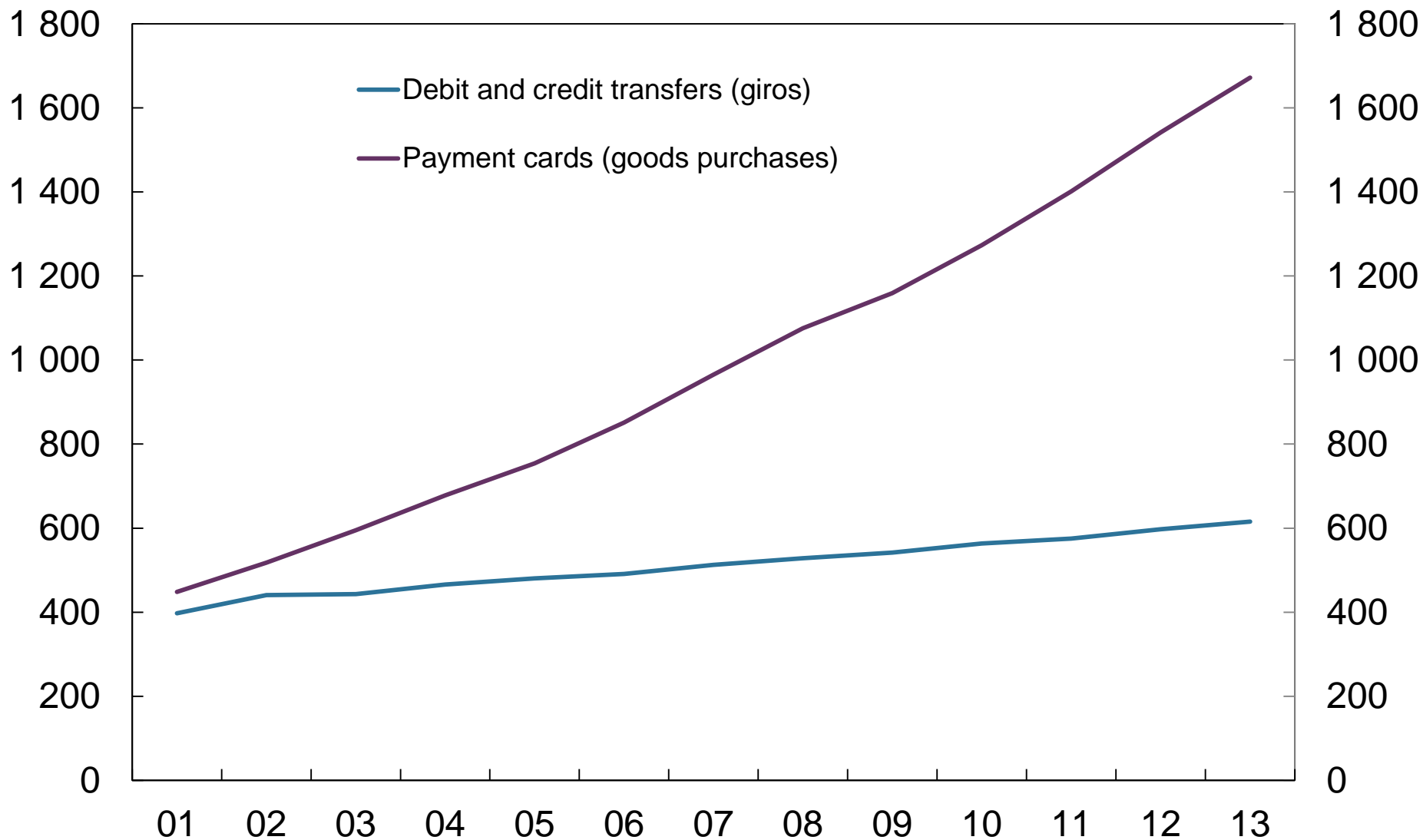


# **NORGES BANK MEMO DEVELOPMENTS IN RETAIL PAYMENT SERVICES - 2013**

## **CHARTS**

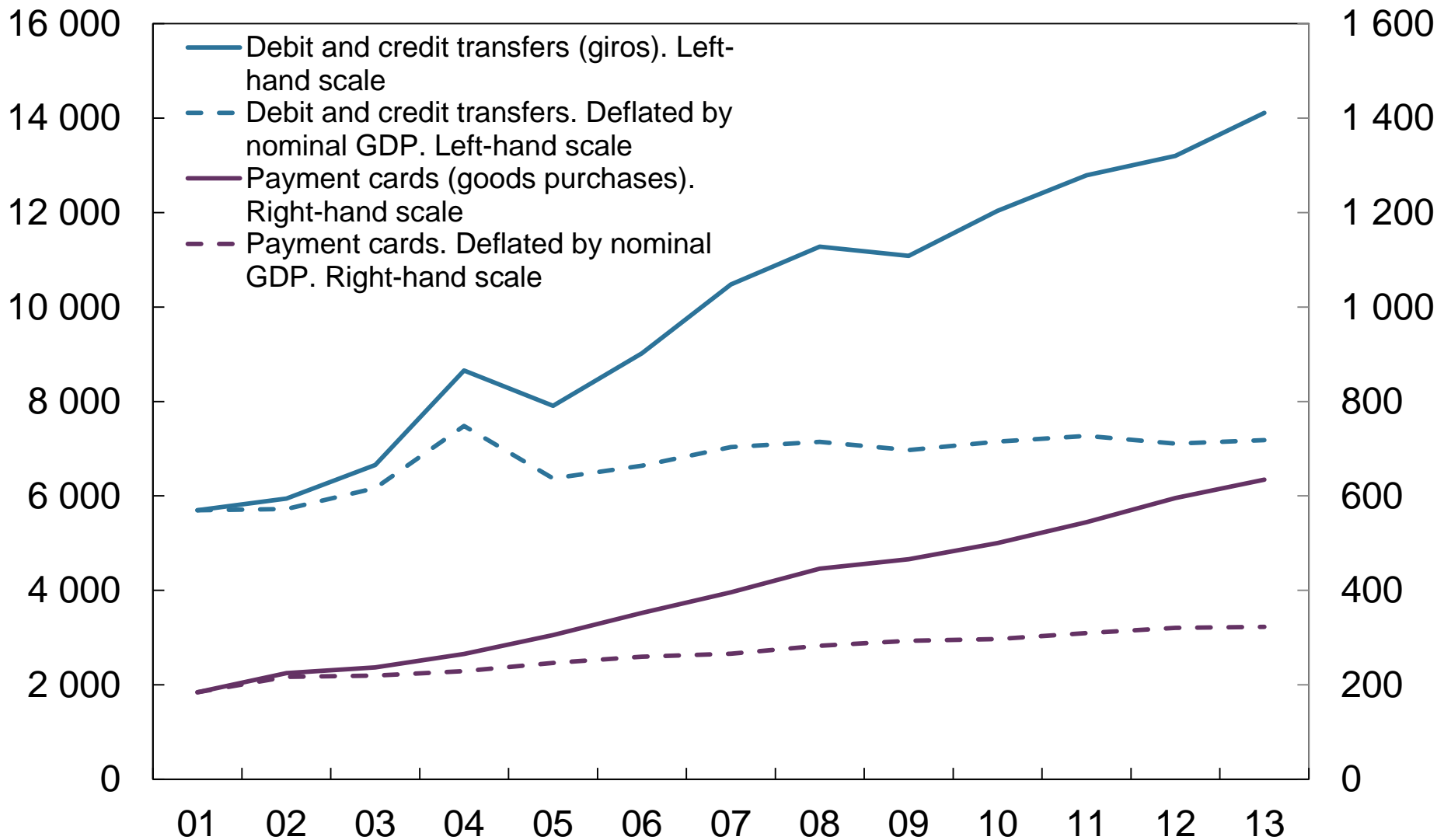
Chart 1.1 Use of electronic payment instruments. Transactions in millions. 2001 – 2013



Source: Norges Bank



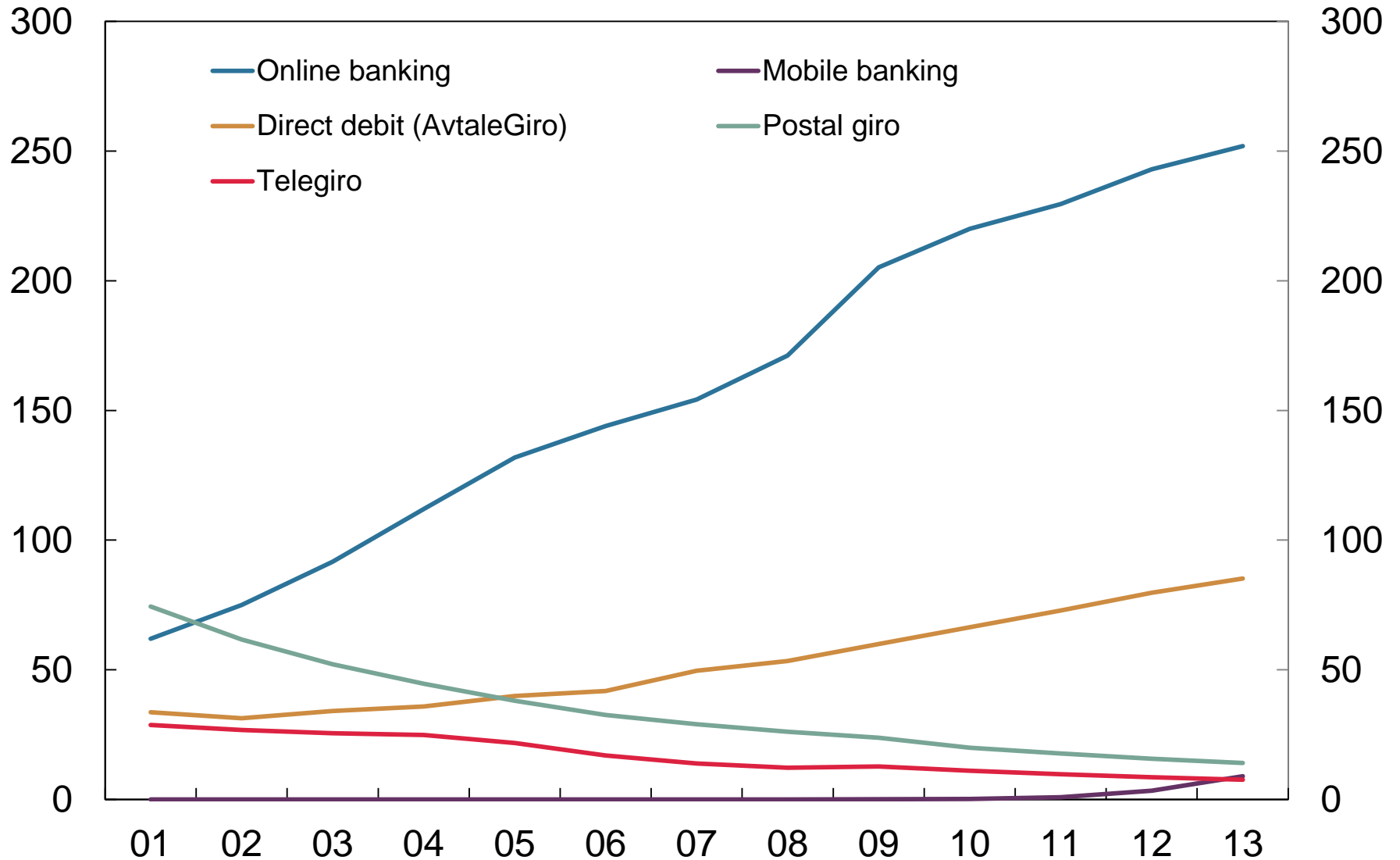
Chart 1.2 Use of electronic payment instruments. In billions of NOK.  
2001 – 2013.



Source: Norges Bank



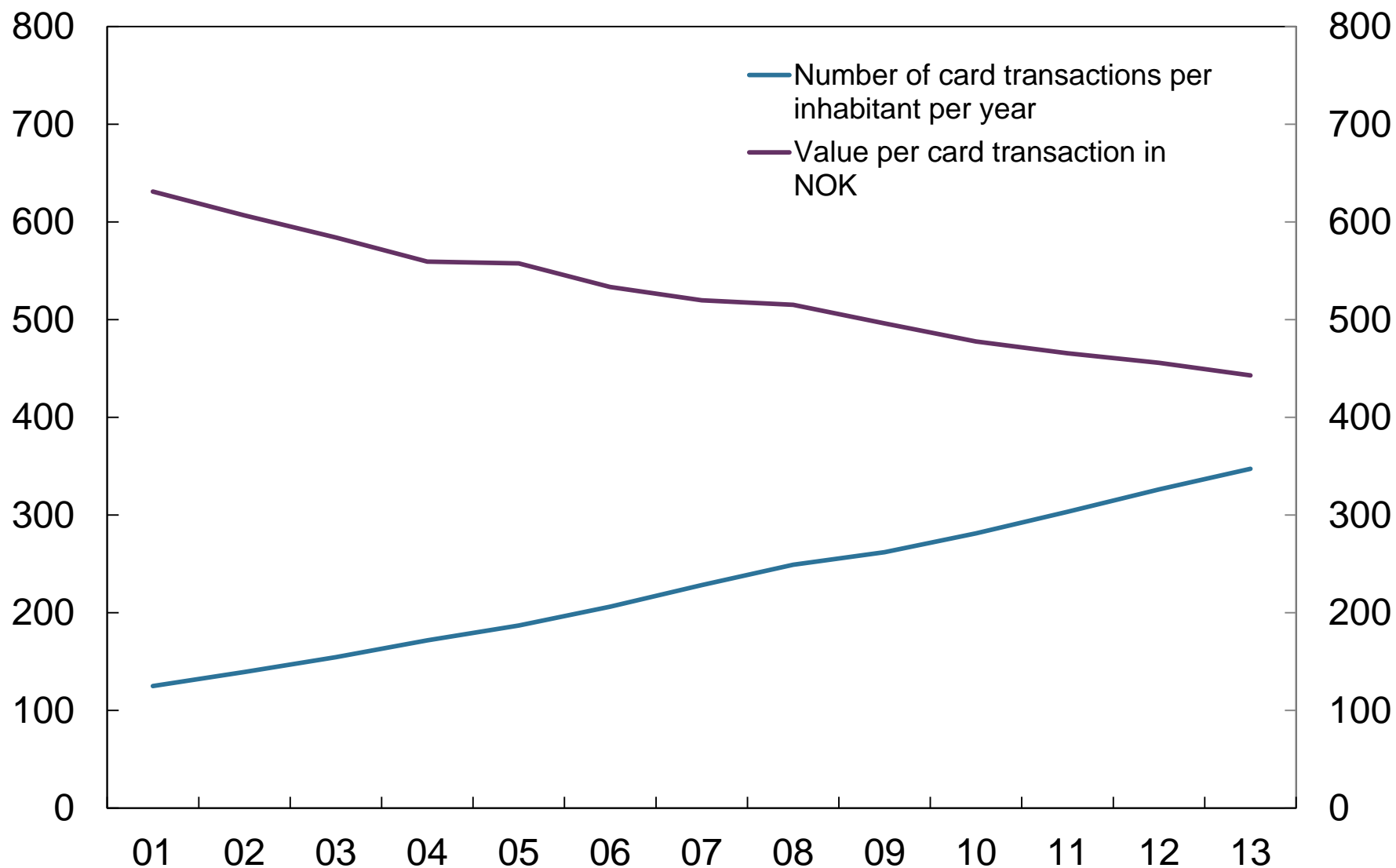
Chart 1.3 Debet and credit transfers by retail customers. Transactions in millions. 2001 – 2013



Source: Norges Bank



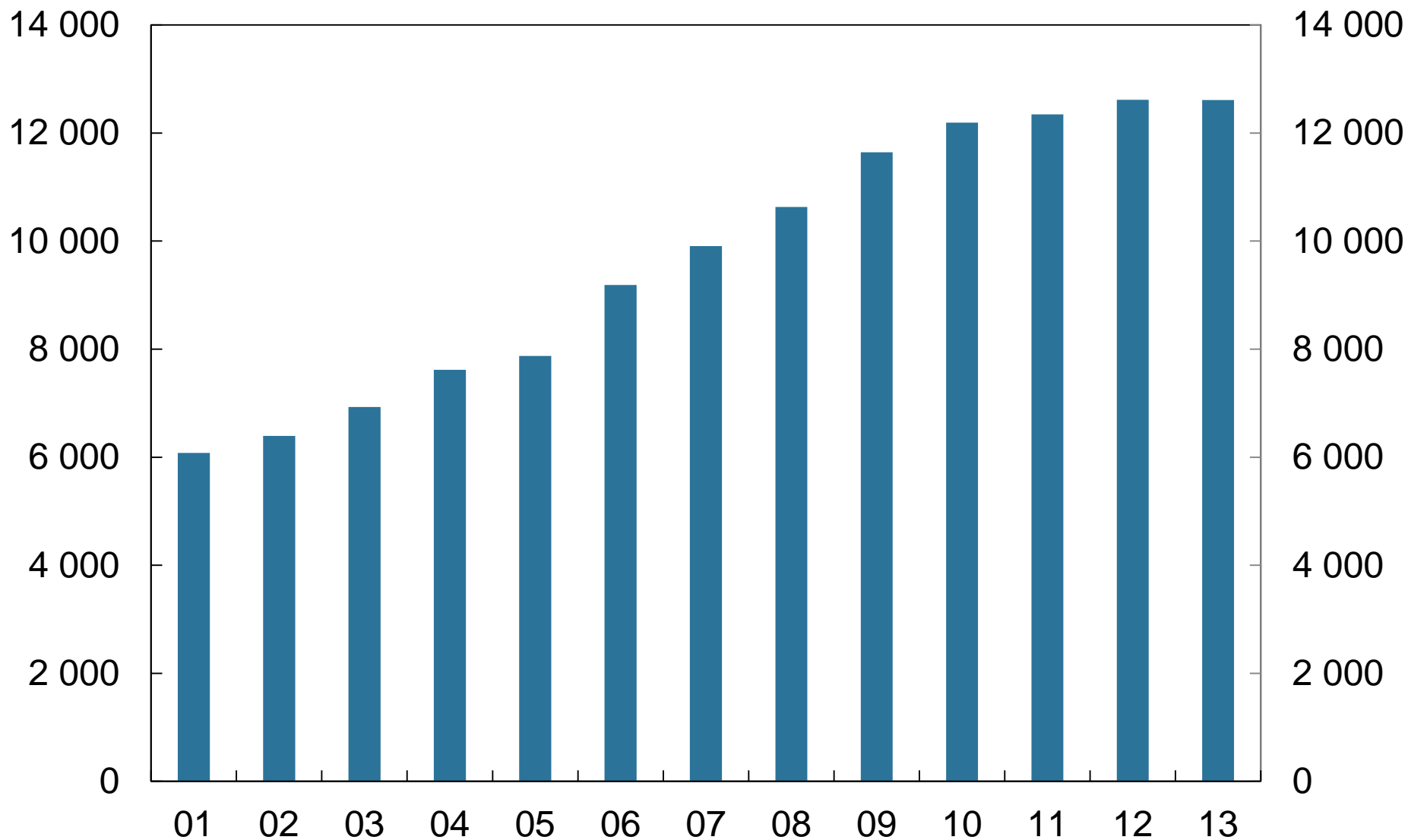
Chart 1.4 Card transactions per inhabitant per year and value per card transaction. 2001 – 2013



Source: Norges Bank



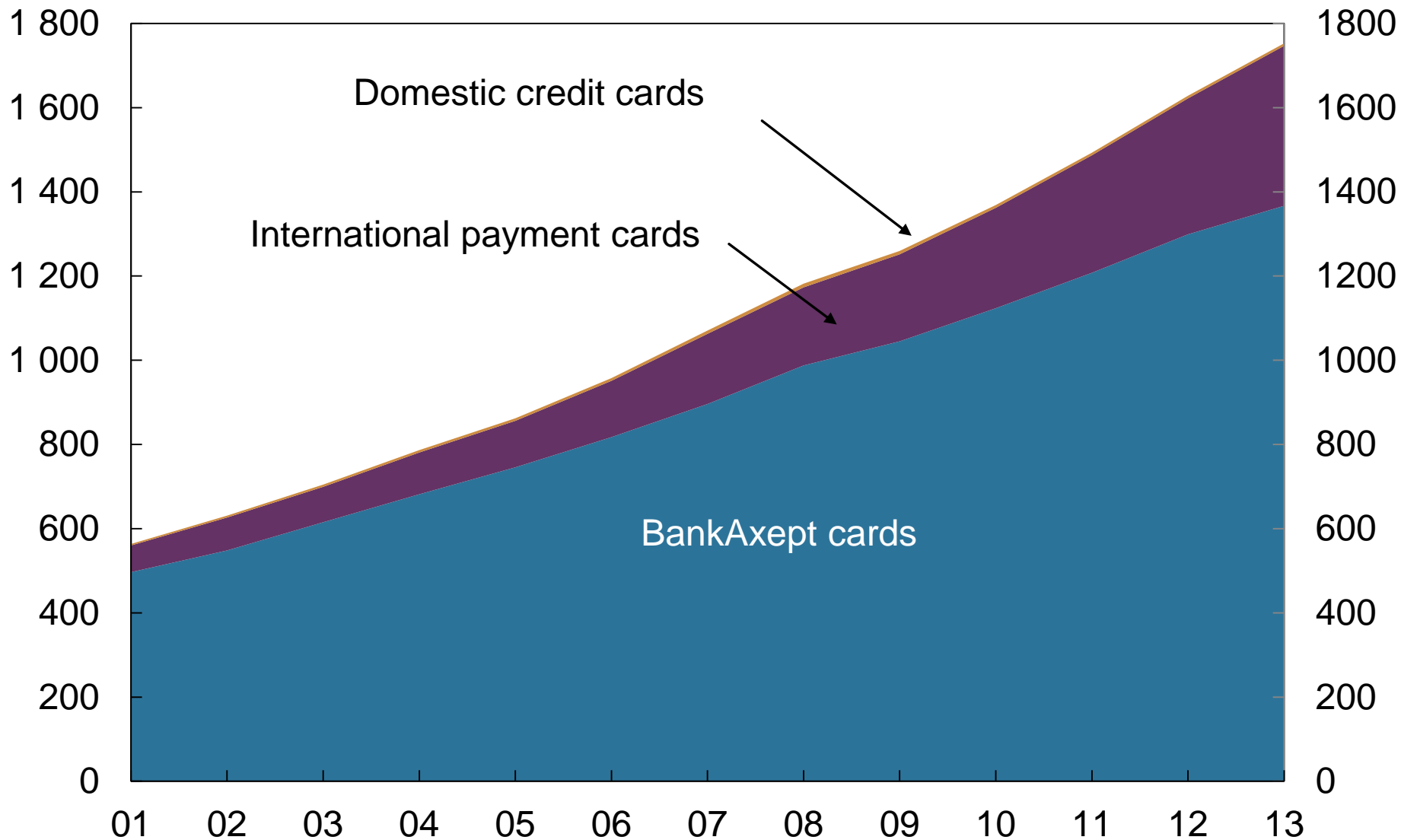
Chart 1.5. Number of Norwegian payment cards issued. In thousands of NOK. 2001 – 2013



Source: Norges Bank



Chart 1.6 Use of Norwegian payment cards<sup>1</sup>. Transactions in millions.  
2001 – 2013



<sup>1</sup> Payment cards issued in Norway.



Chart 1.7 Use of Norwegian payment cards by function and issuer. Transactions in percent of total number of transactions. 2001 – 2013

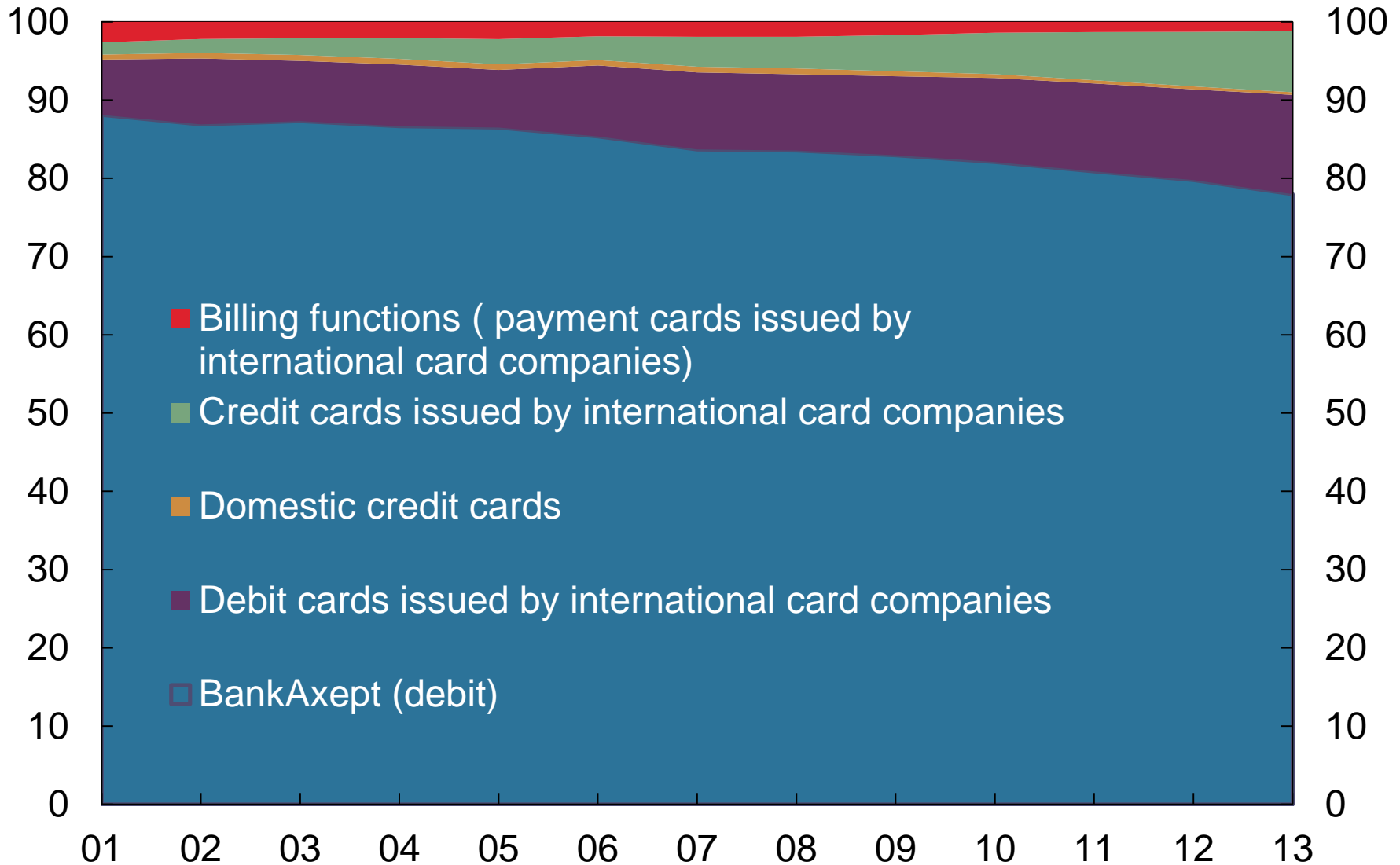
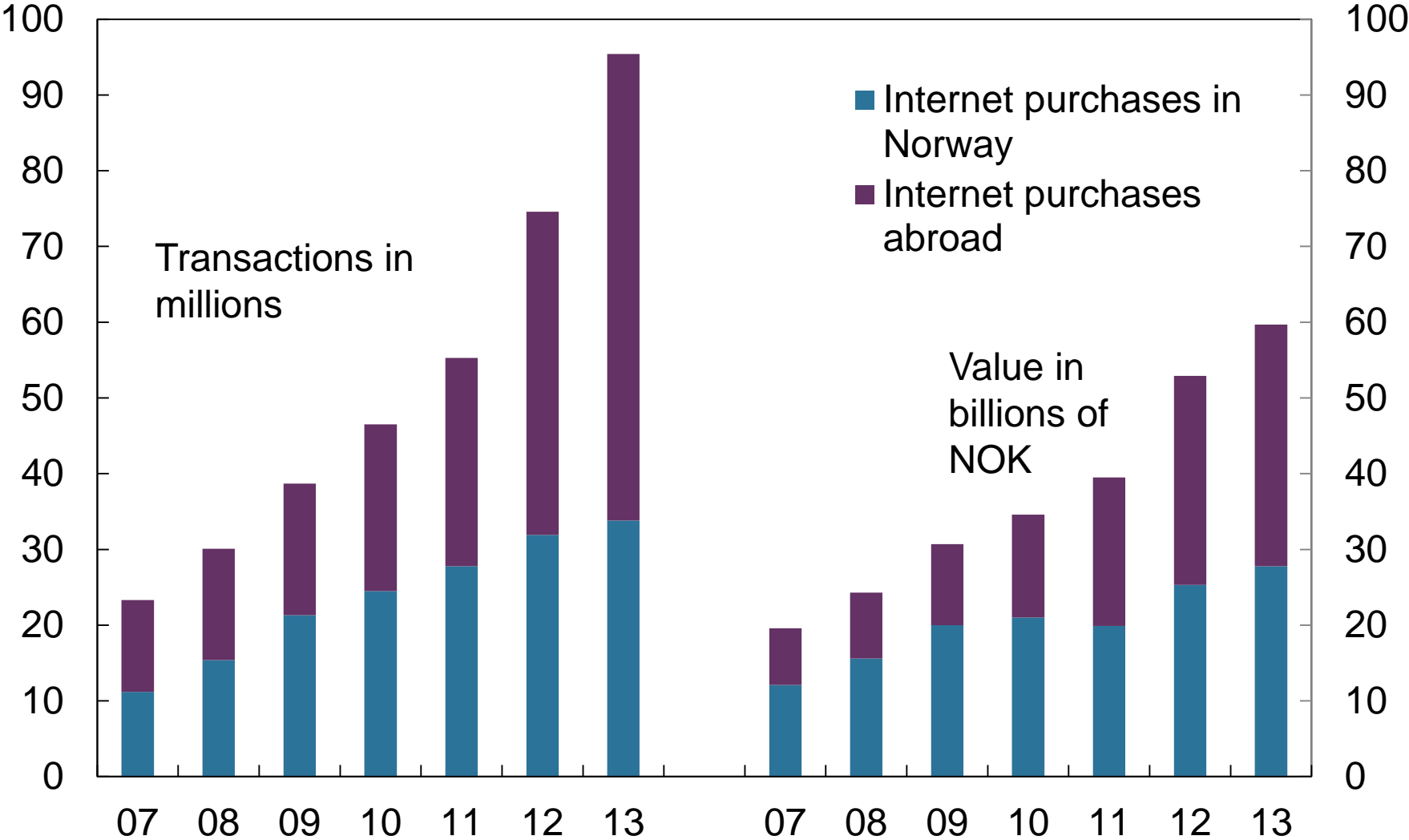




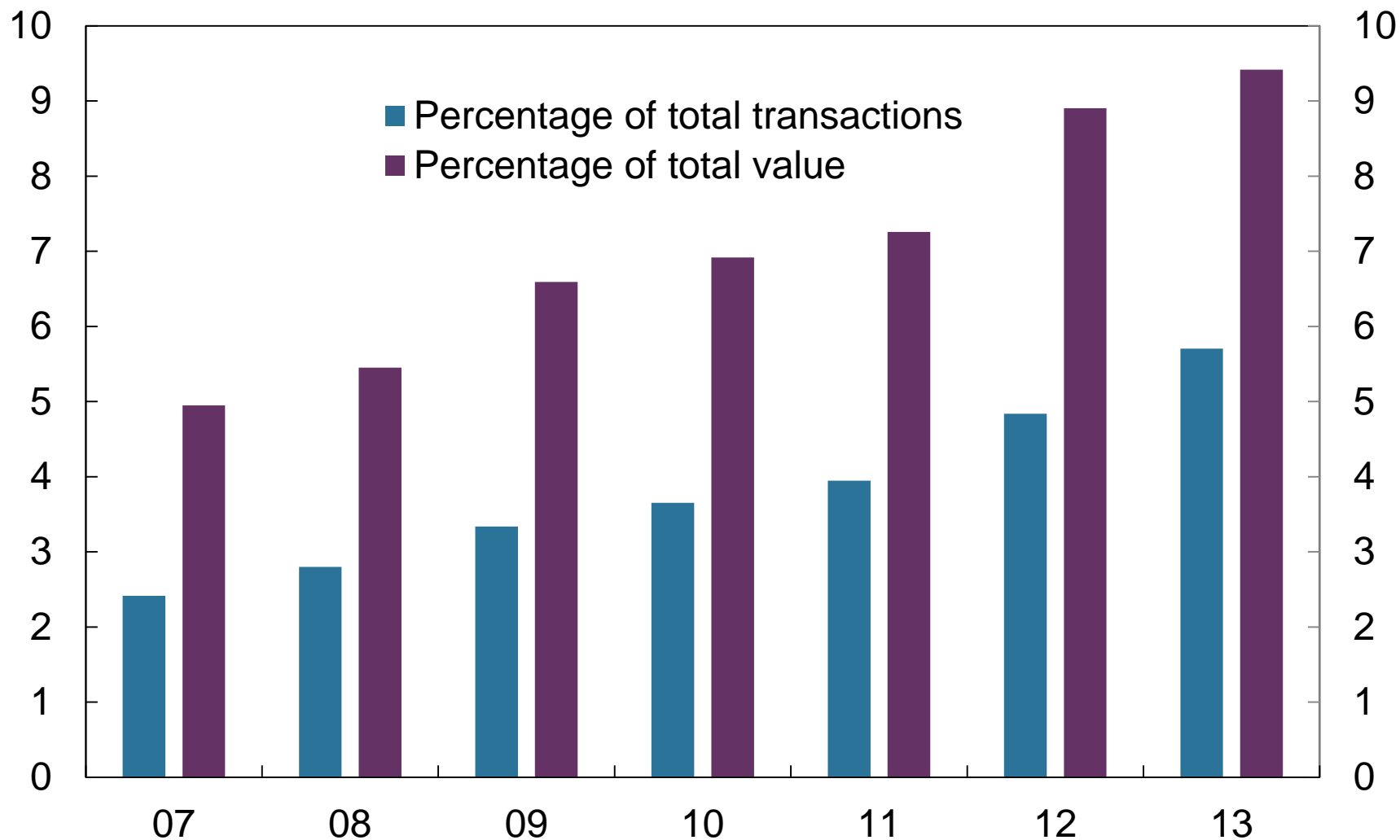
Chart 1.8 Internet purchases with Norwegian payment cards. 2007 – 2013



Source: Norges Bank



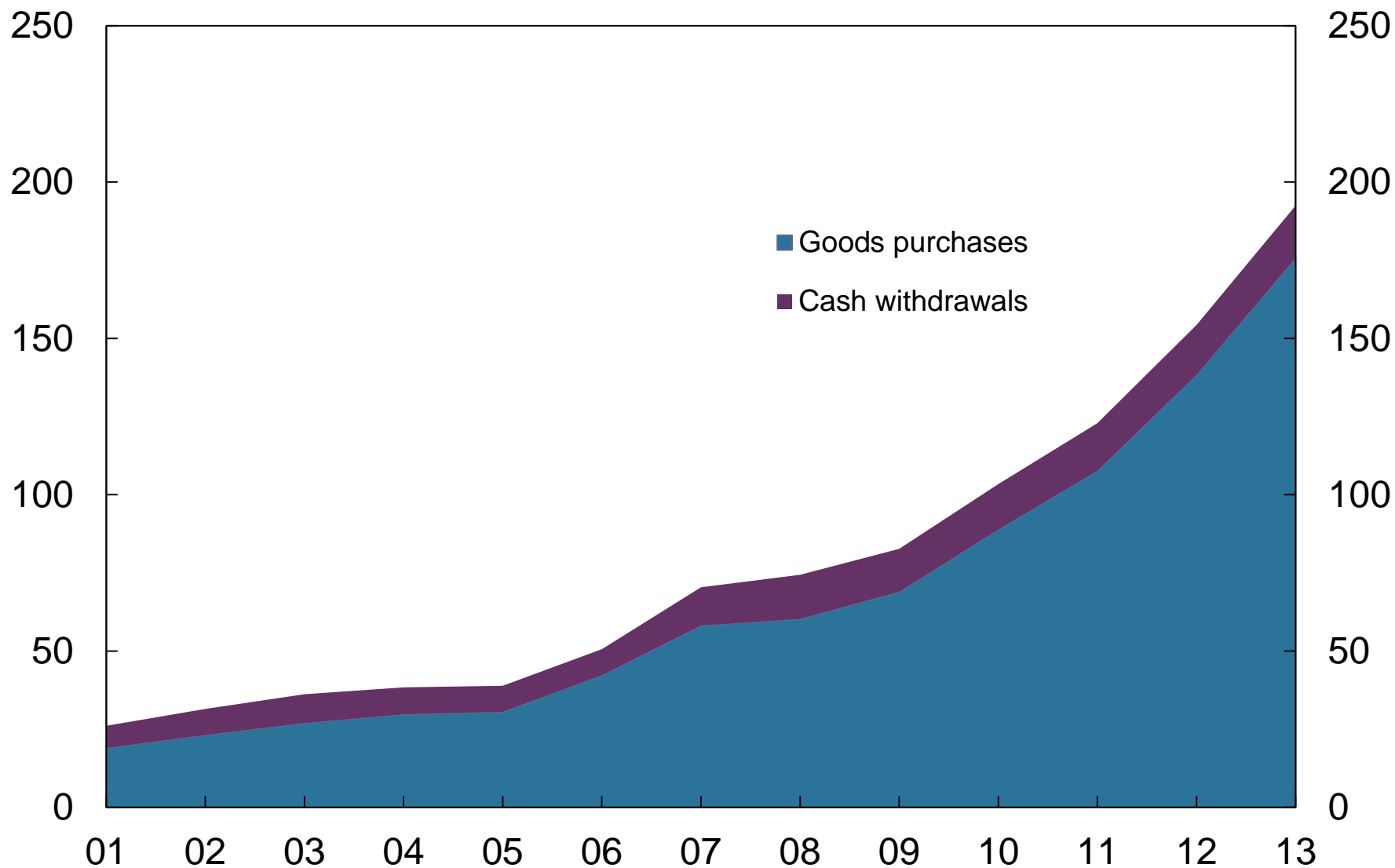
Chart 1.9 Internet purchases with Norwegian payment cards. Percentage of total purchases of goods. 2007 – 2013



Source: Norges Bank



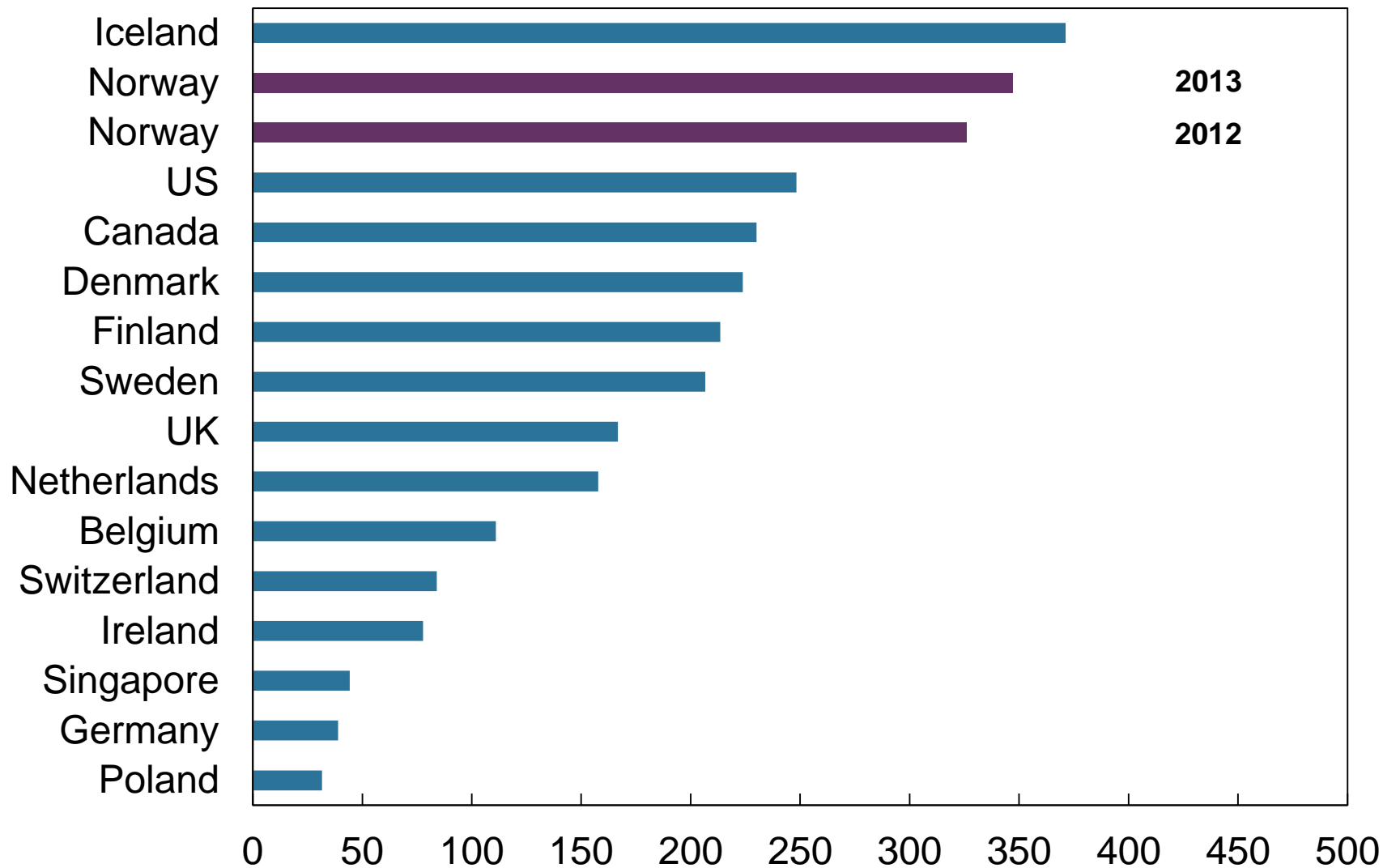
Chart 1.10 Use of Norwegian payment cards abroad. Transactions in millions. 2001 – 2013



Source: Norges Bank



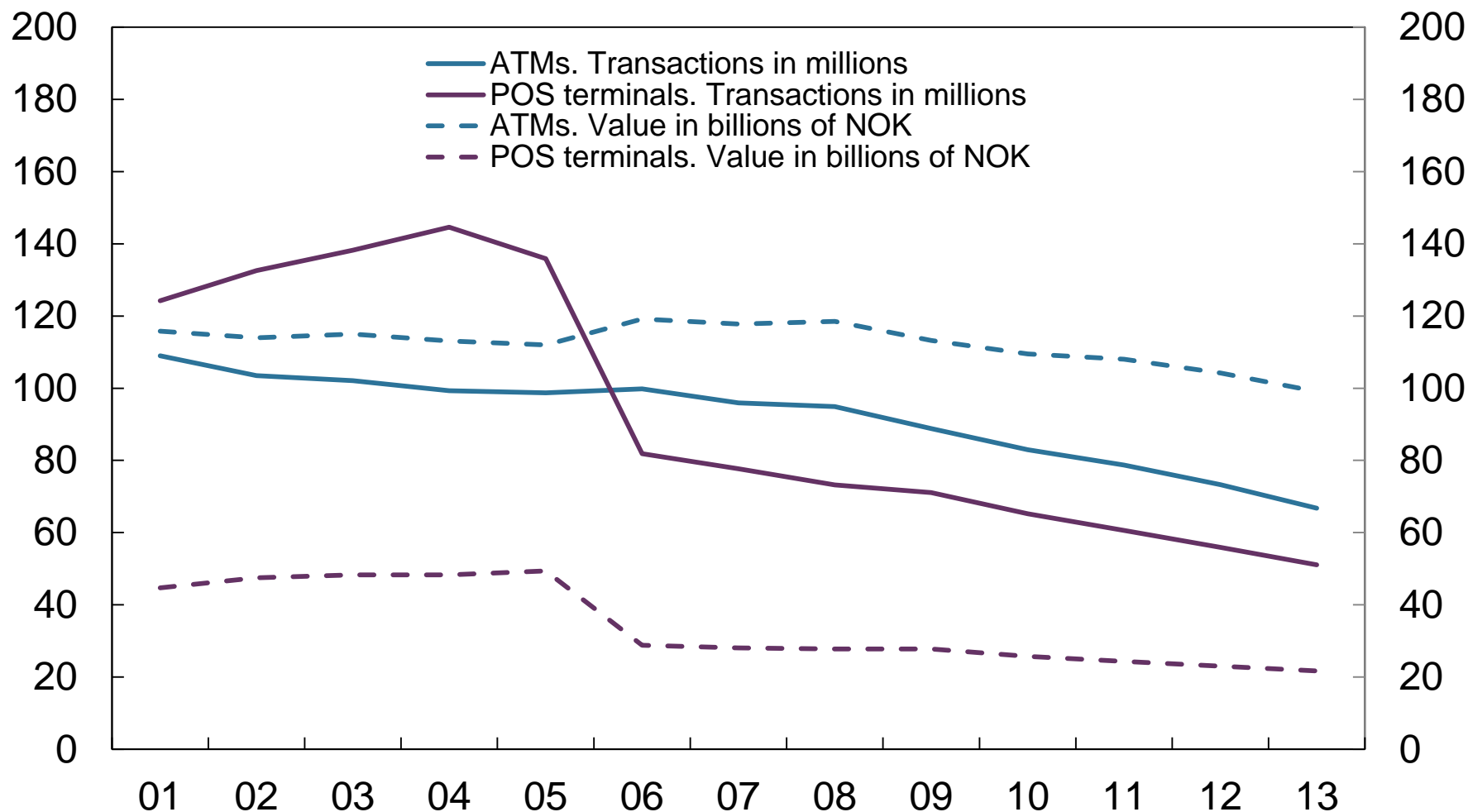
Chart 1.11 Number of card transactions per inhabitant. Payments and cash withdrawals. 2012



Sources: Norges Bank, ESB, BIS/CPSS and Sedlabanki Islands



Chart 1.12 Cash withdrawals from ATMs and POS terminals<sup>1</sup>. 2001 – 2013



<sup>1</sup> The figures for POS cash withdrawals up to 2006 are estimated by Nets (previously BBS) and Norges Bank. From 2006 the figures include only registered withdrawals.

Chart 1.13 Number of payment terminals and ATMs per one thousand inhabitants. 2001 – 2012

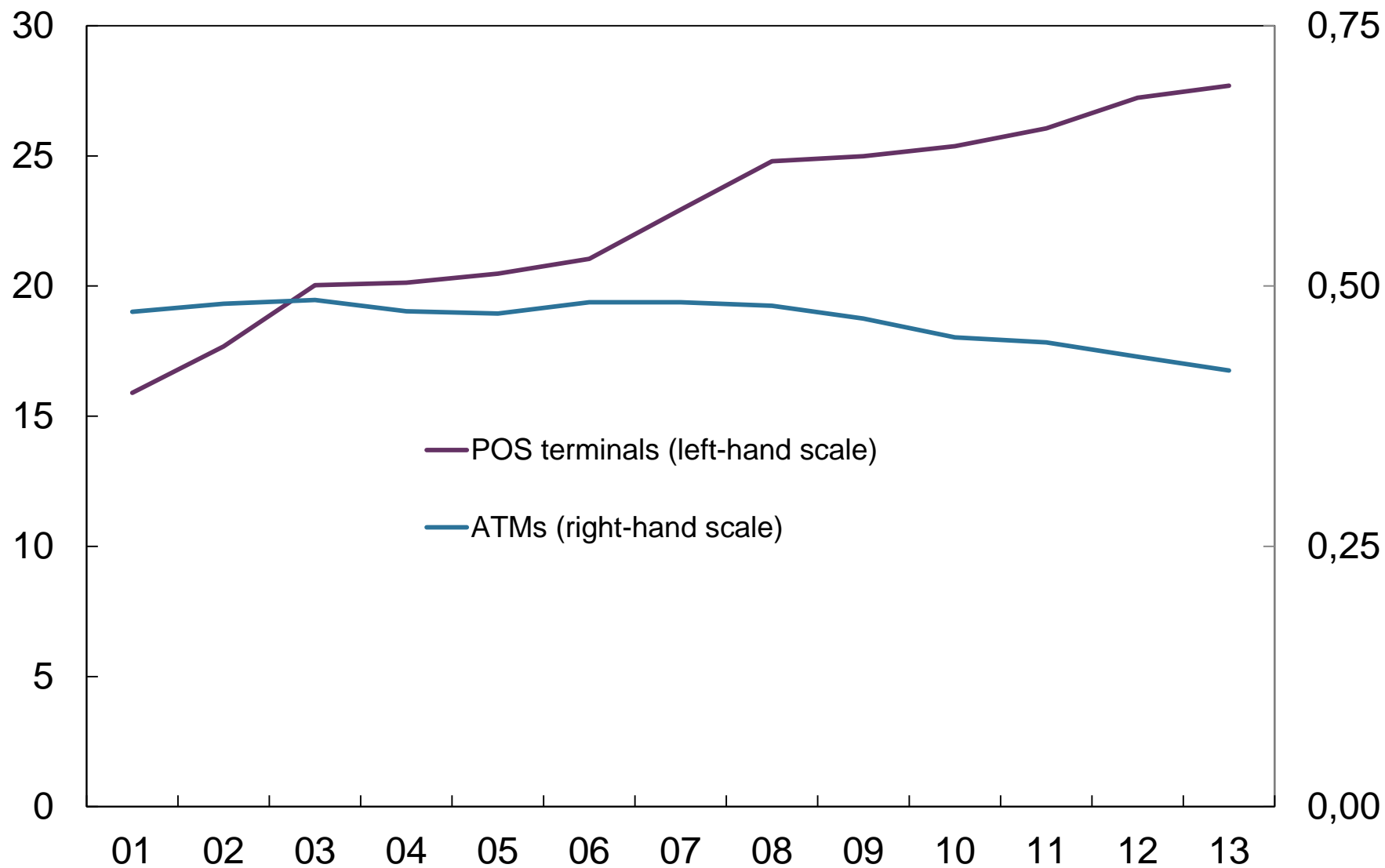
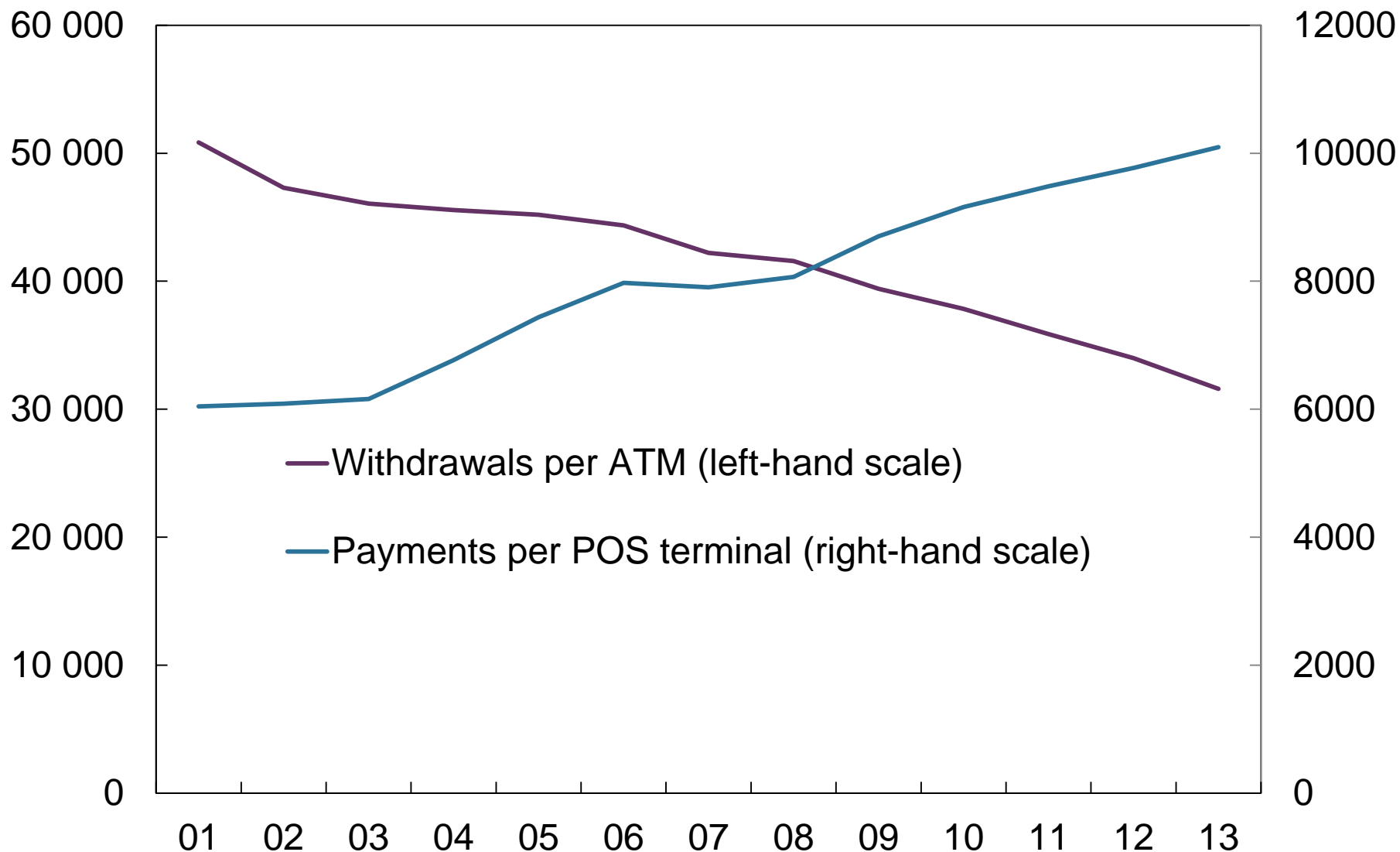


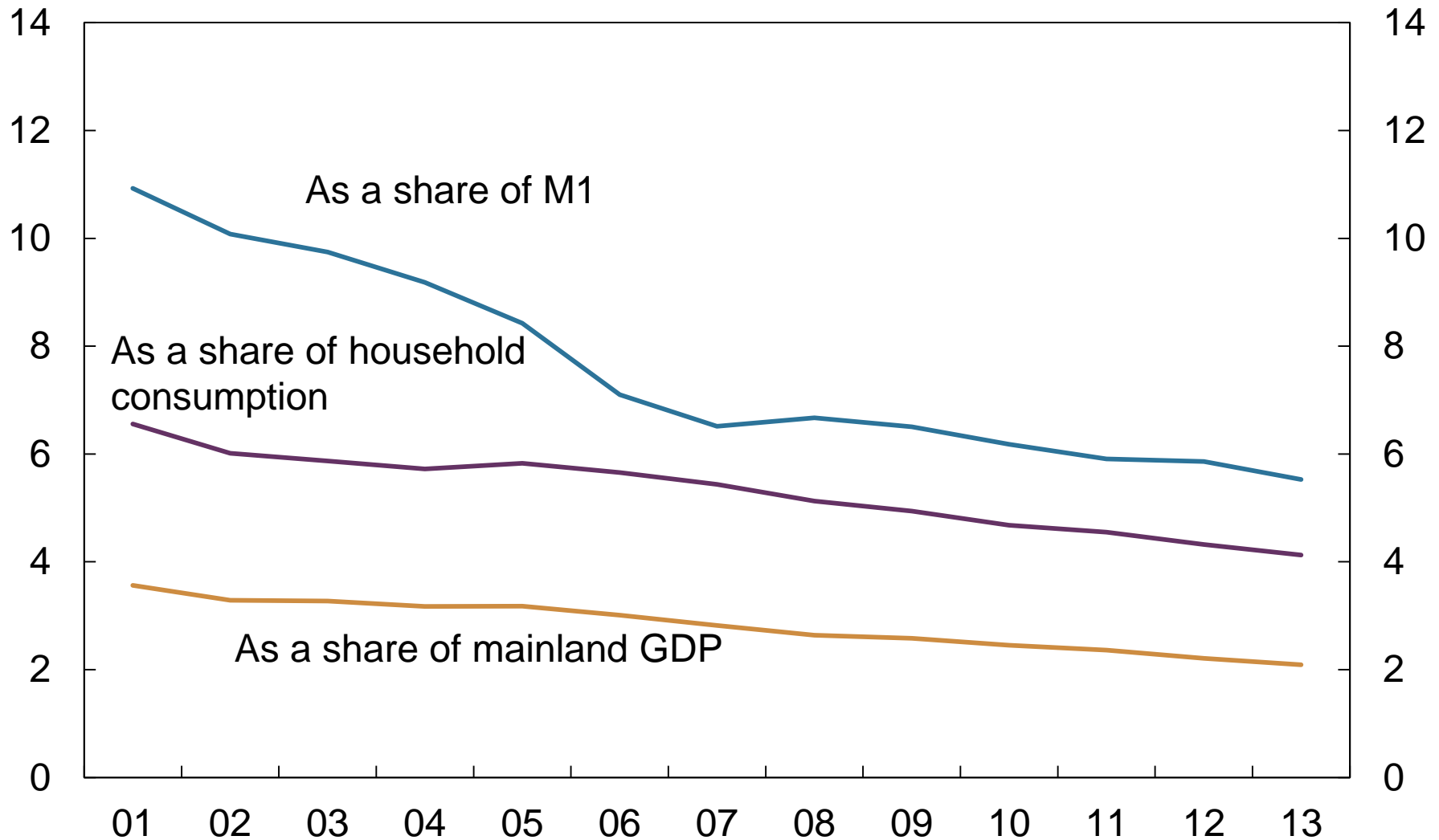
Chart 1.14 Use of POS terminals and ATMs per year. 2001 – 2013



Source: Norges Bank



Chart 1.15 Value of cash in circulation as a share of means of payment (M1), household consumption and mainland GDP. Percent. 2001 – 2013

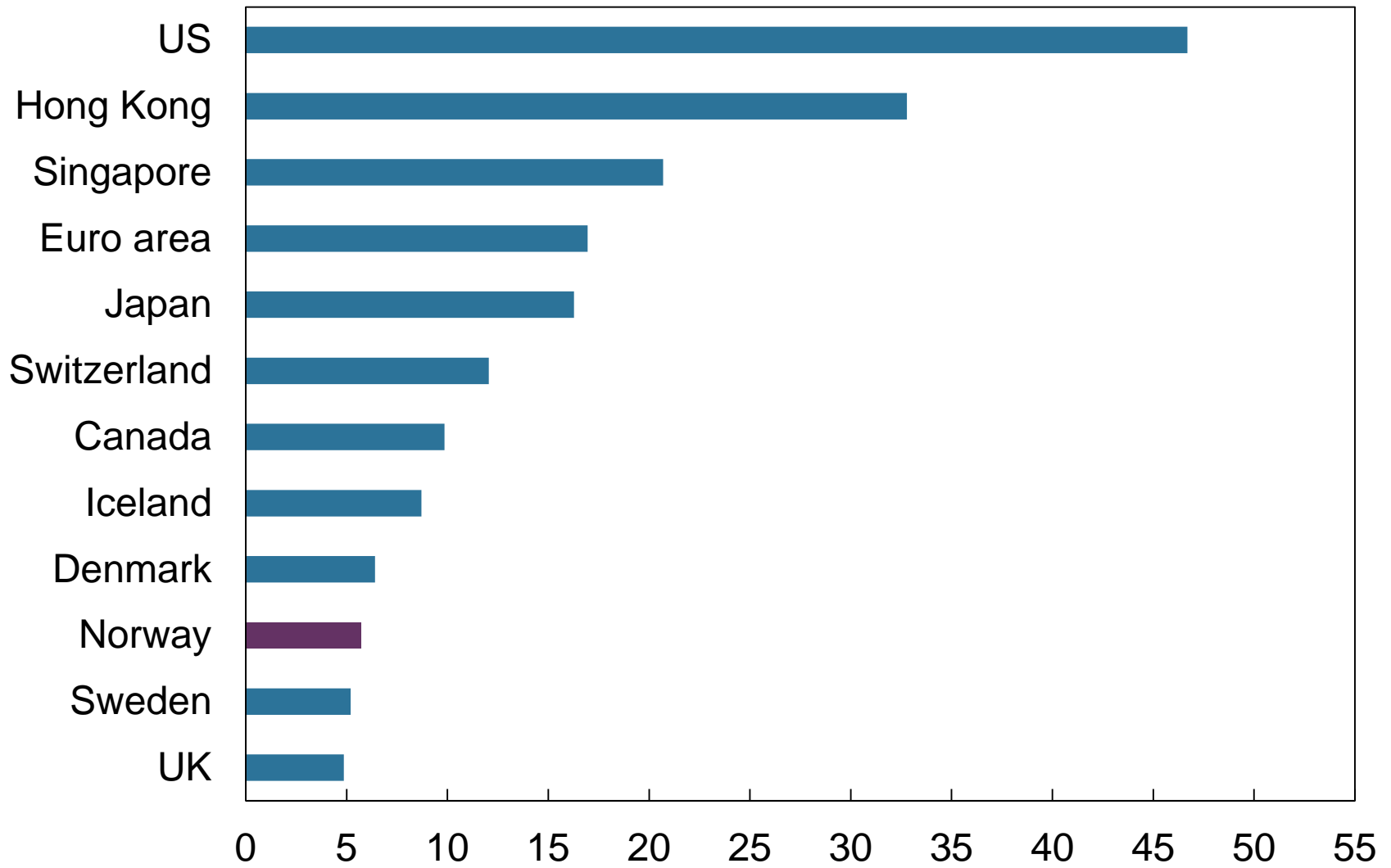


Sources: Statistisk sentralbyrå and Norges Bank





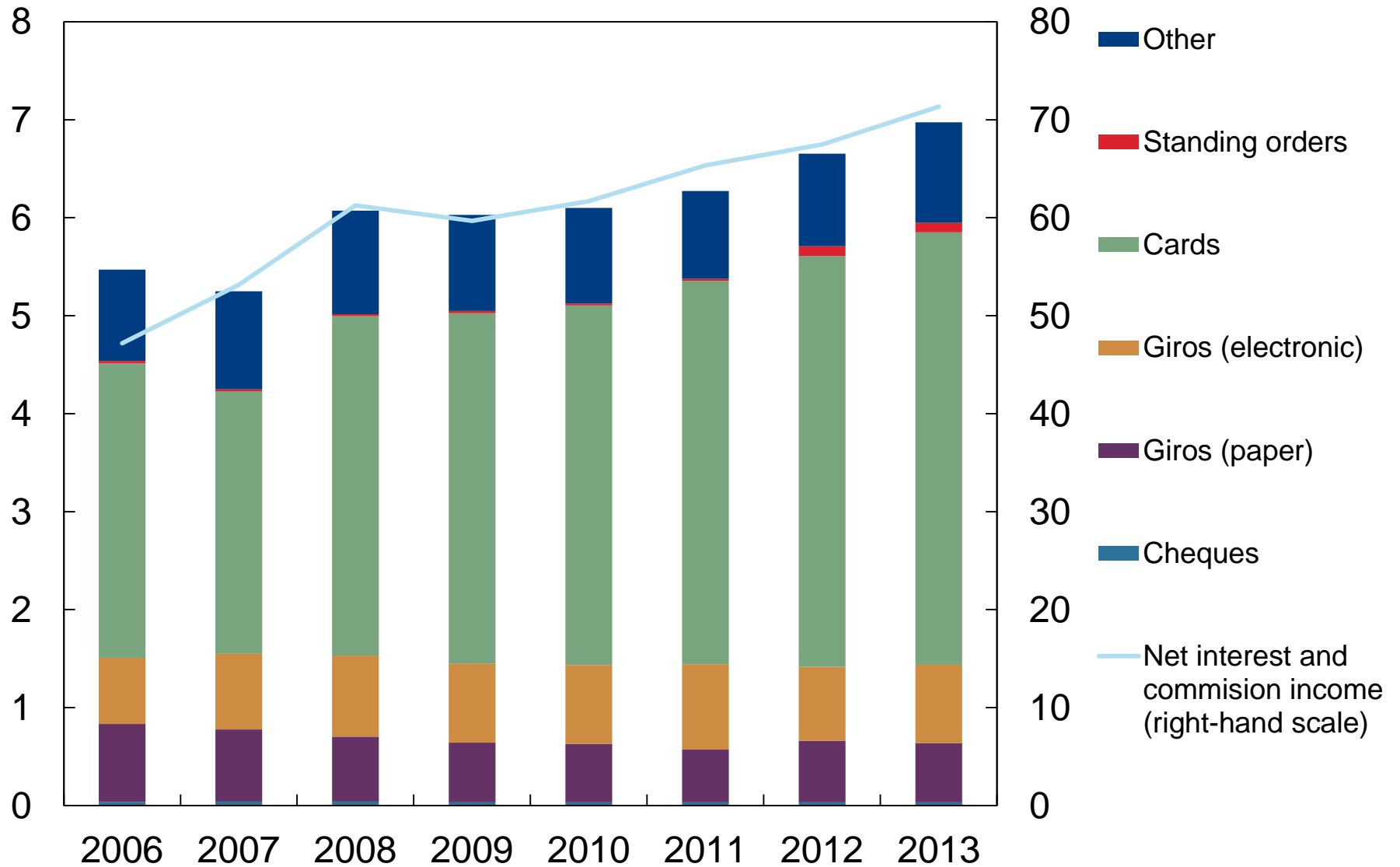
Chart 1.16 Cash as a share of means of payments (M1) in selected countries. Percent. 2012



Sources: Norges Bank, ESB, BIS/CPSS and Sedlabanki Islands



Chart 2.1 Bank's income from payment services and net interest and commision. In billions of NOK. 2006 – 2013



Sources: Statistisk sentralbyrå og Norges Bank

