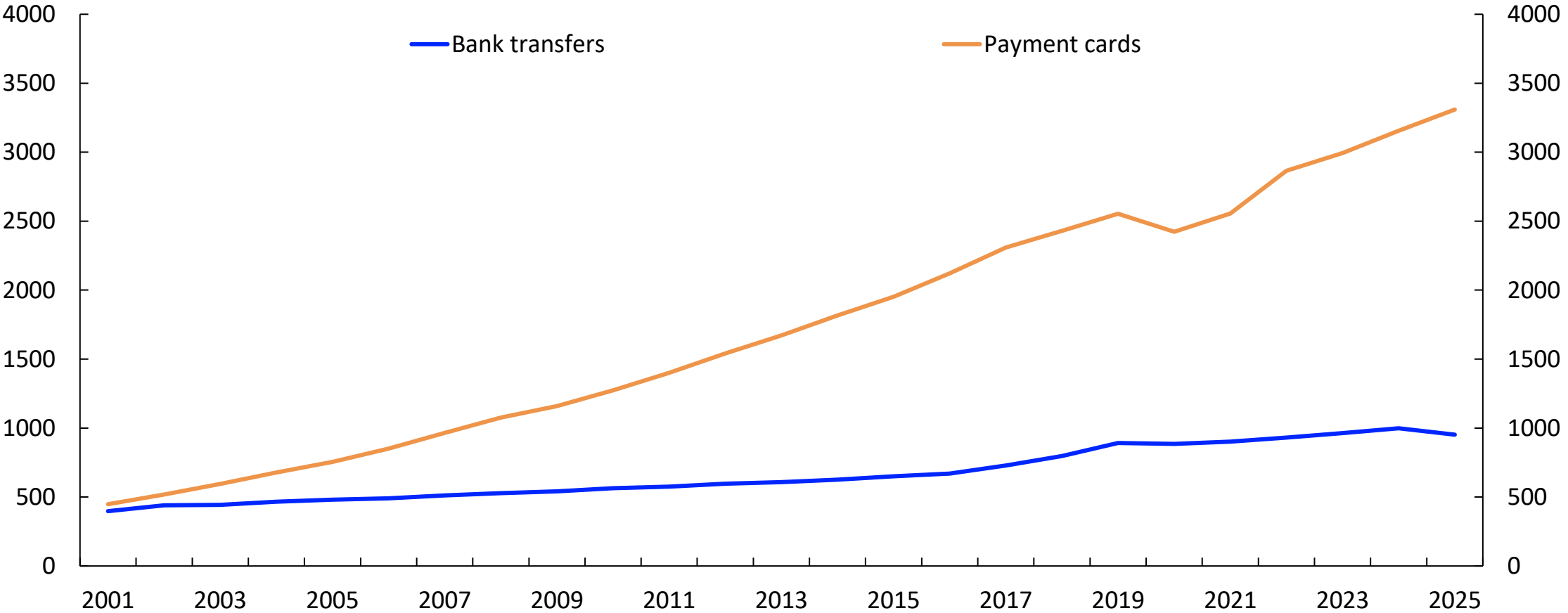


# Retail Payment Services – 2025

# Chart 1 Use of payment instruments

Source: Norges Bank

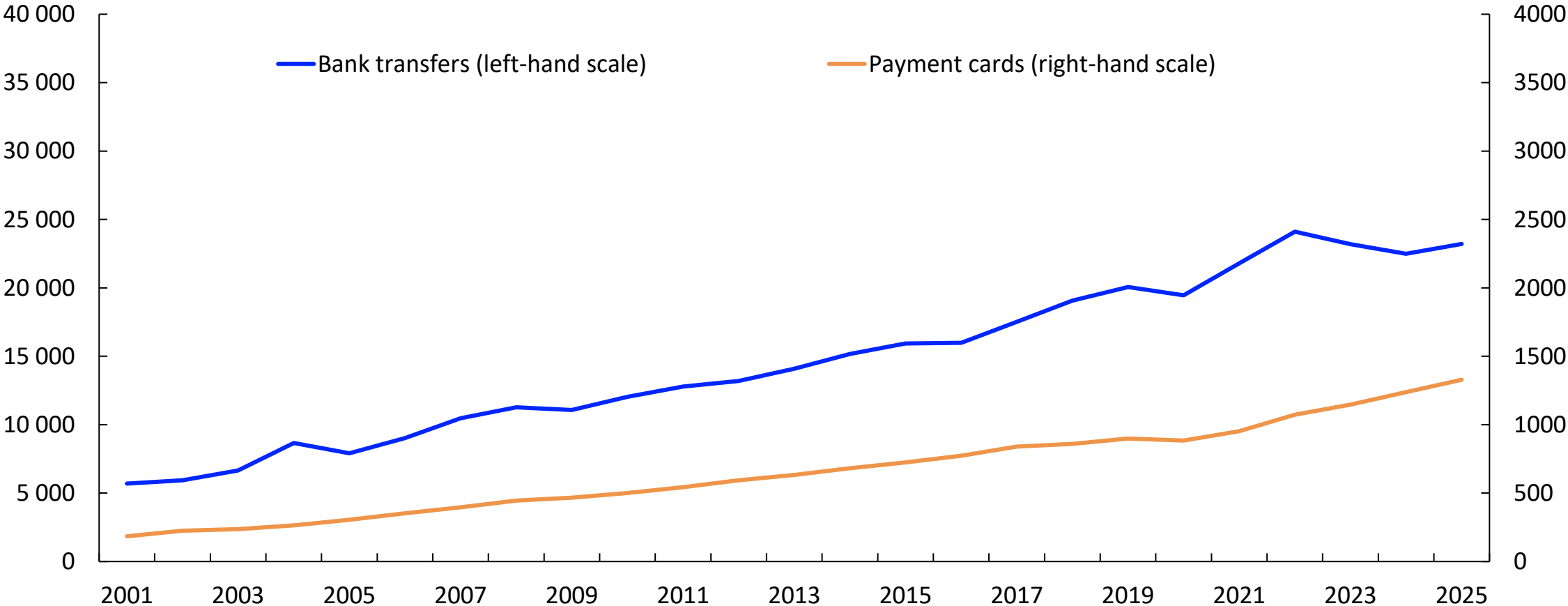
In millions of payments



# Chart 2 Use of payment instruments

Source: Norges Bank

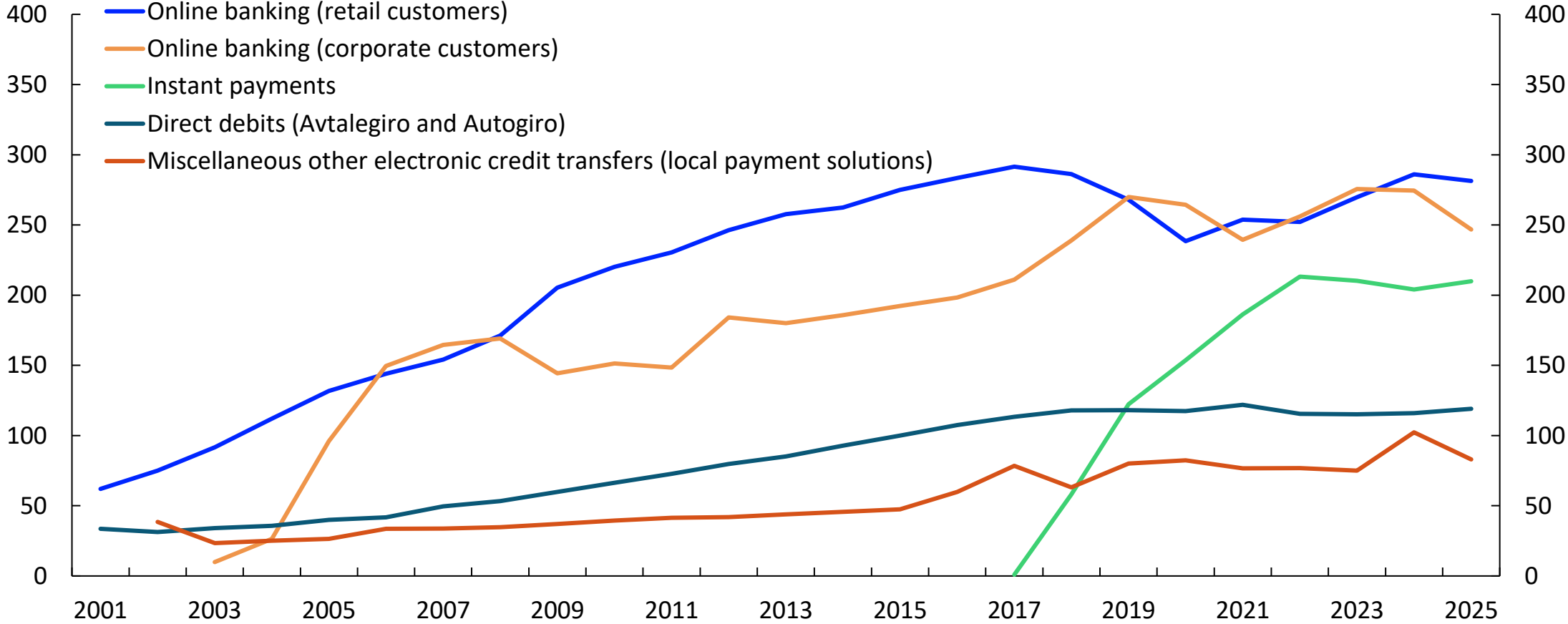
In billions of NOK



# Chart 3 Different types of bank transfers

Source: Norges Bank

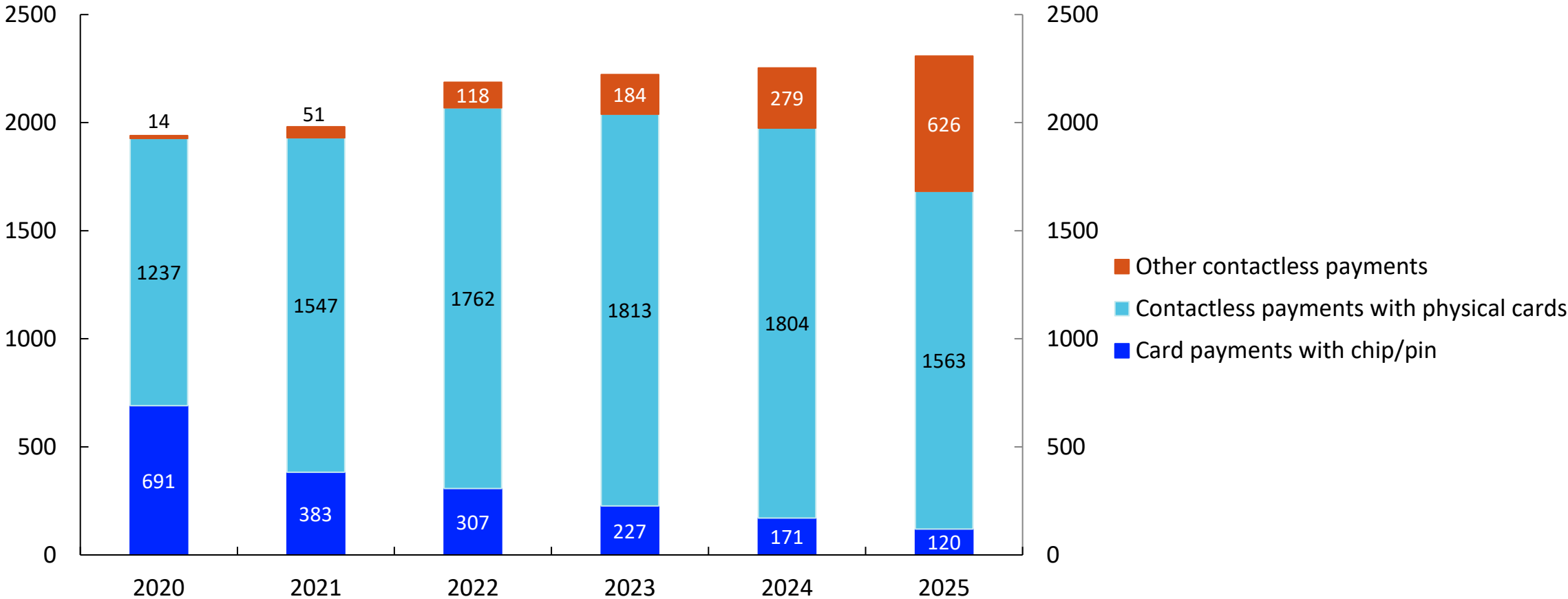
In millions of payments



# Chart 4 Use of Norwegian payment cards at payment terminals

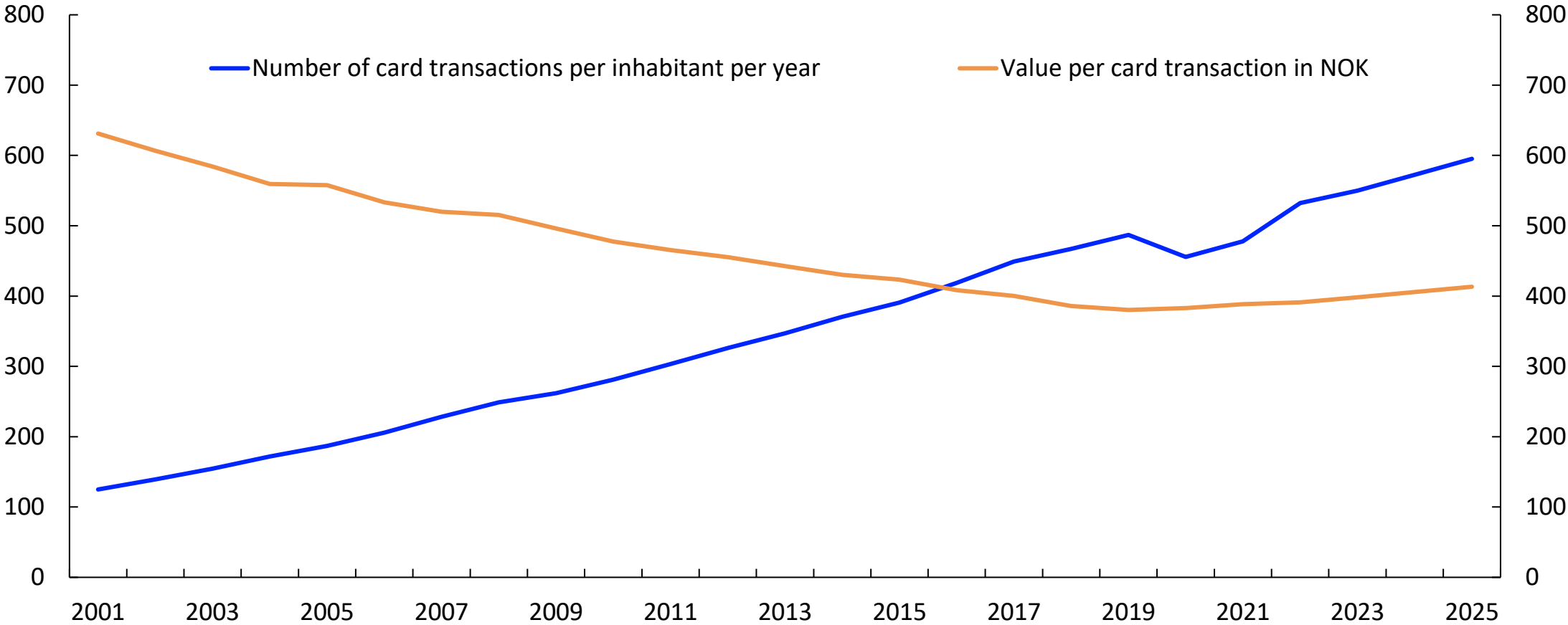
Source: Norges Bank

In Norway and abroad. In millions of payments



# Chart 5 Card transactions per inhabitant and value per card transaction

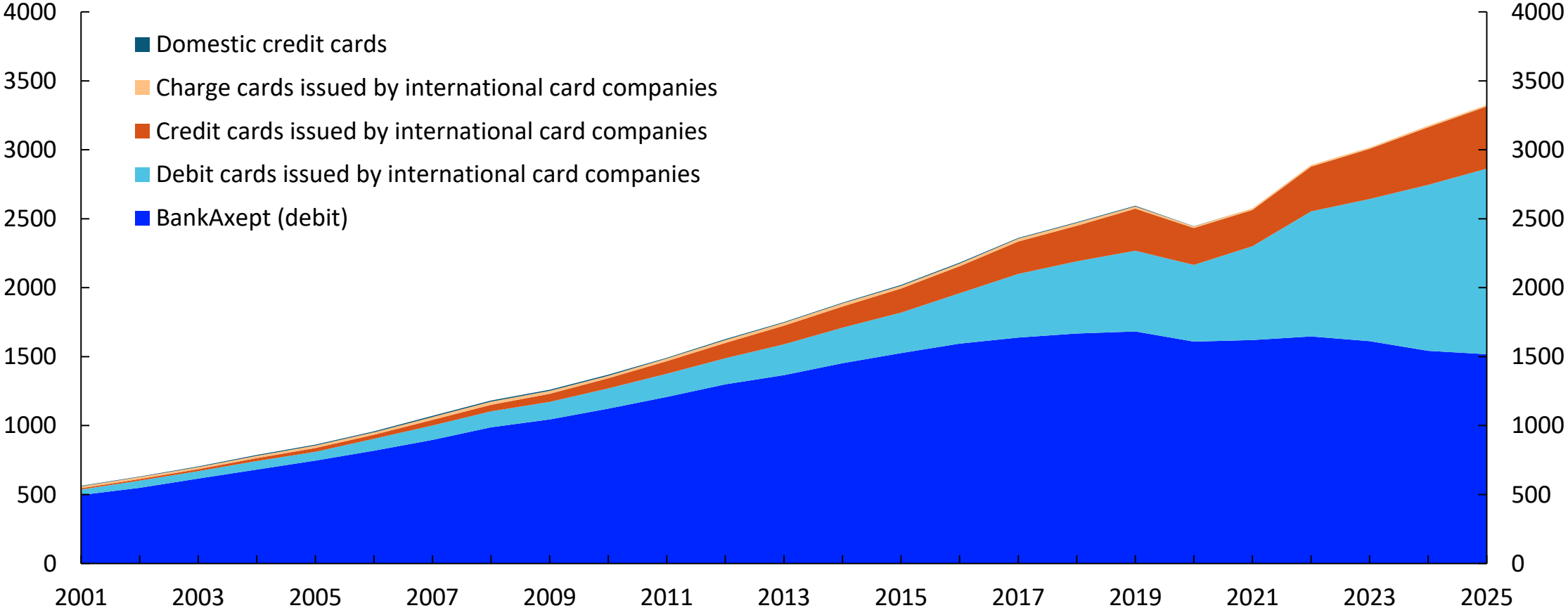
Source: Norges Bank



# Chart 6 Use of Norwegian payment cards

Source: Norges Bank

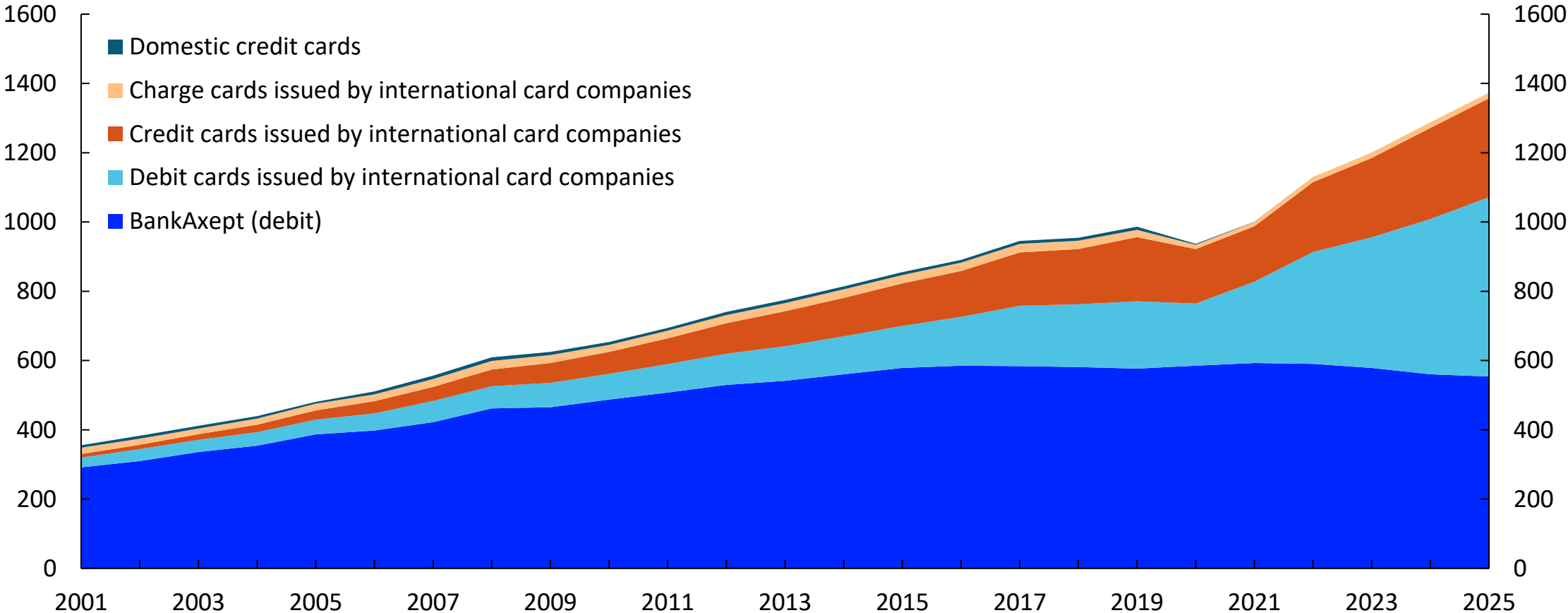
By issuer and function. In millions of transactions



# Chart 7 Use of Norwegian payment cards

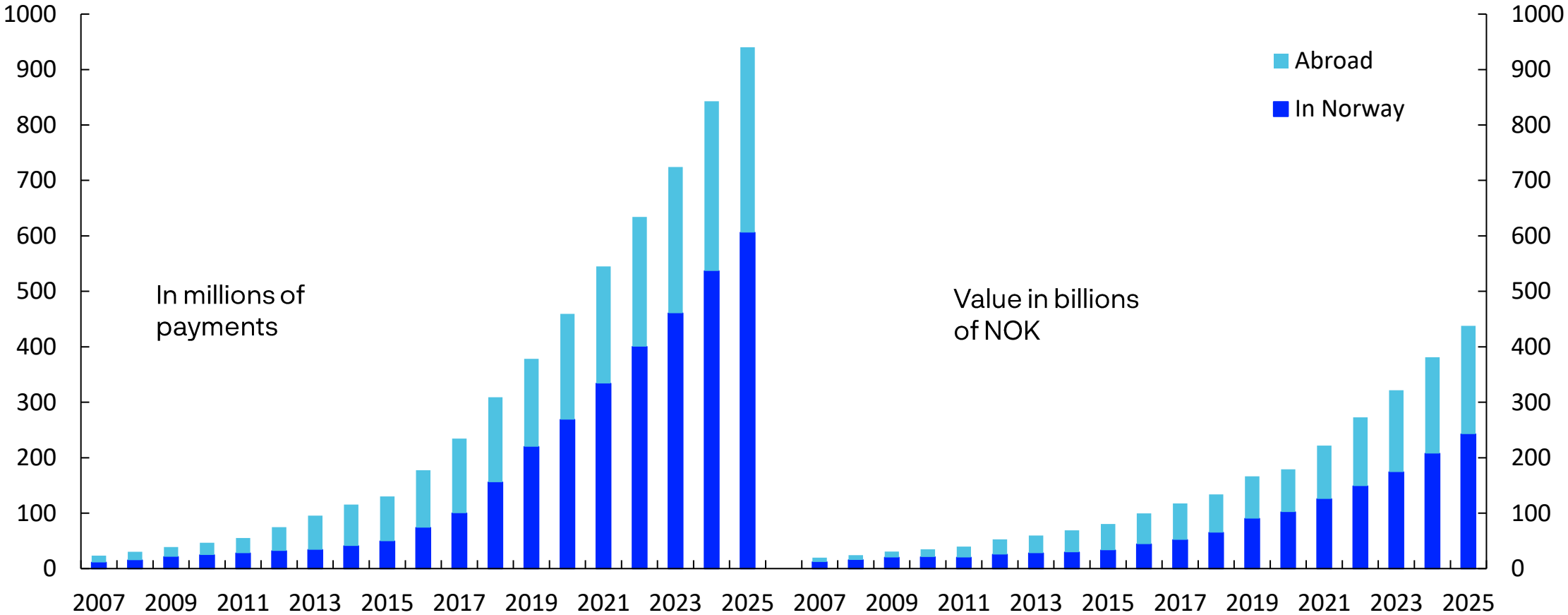
Source: Norges Bank

By issuer and function. In billions of NOK



# Chart 8 Online payments with Norwegian payment cards

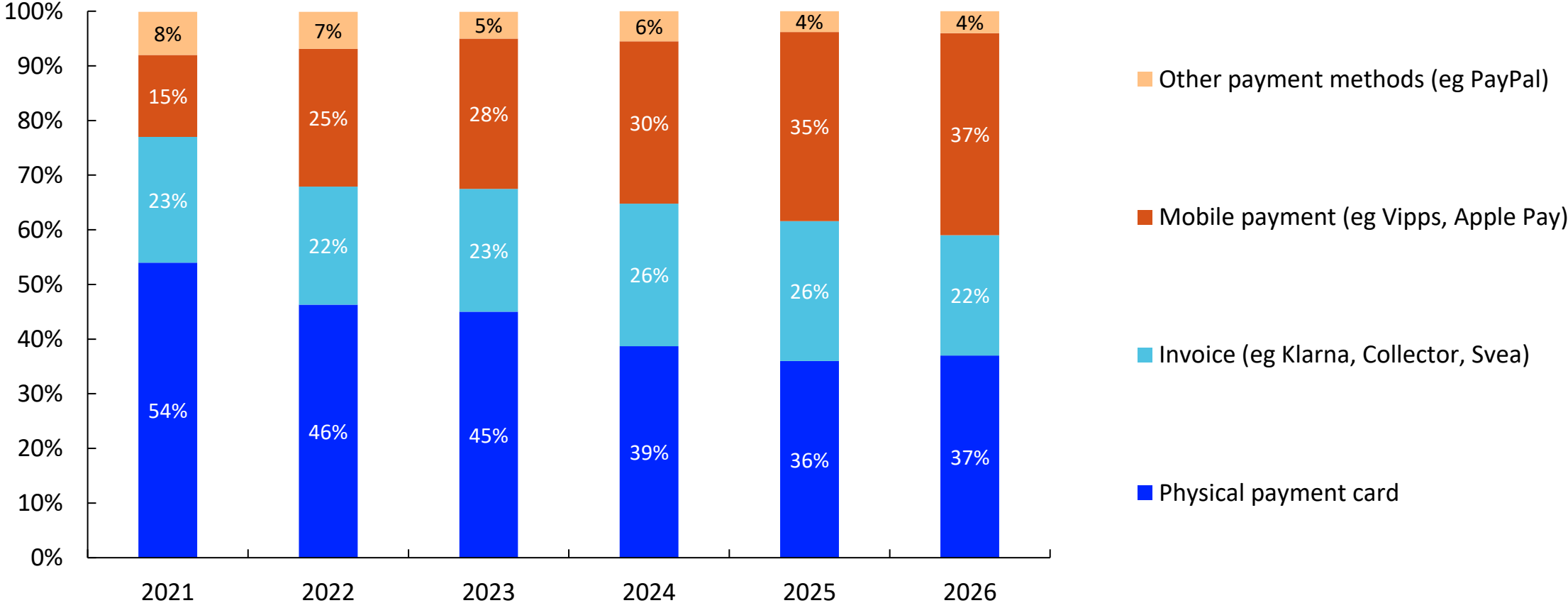
Source: Norges Bank



# Chart 9 Payment methods for online purchases

Source: Norges Bank

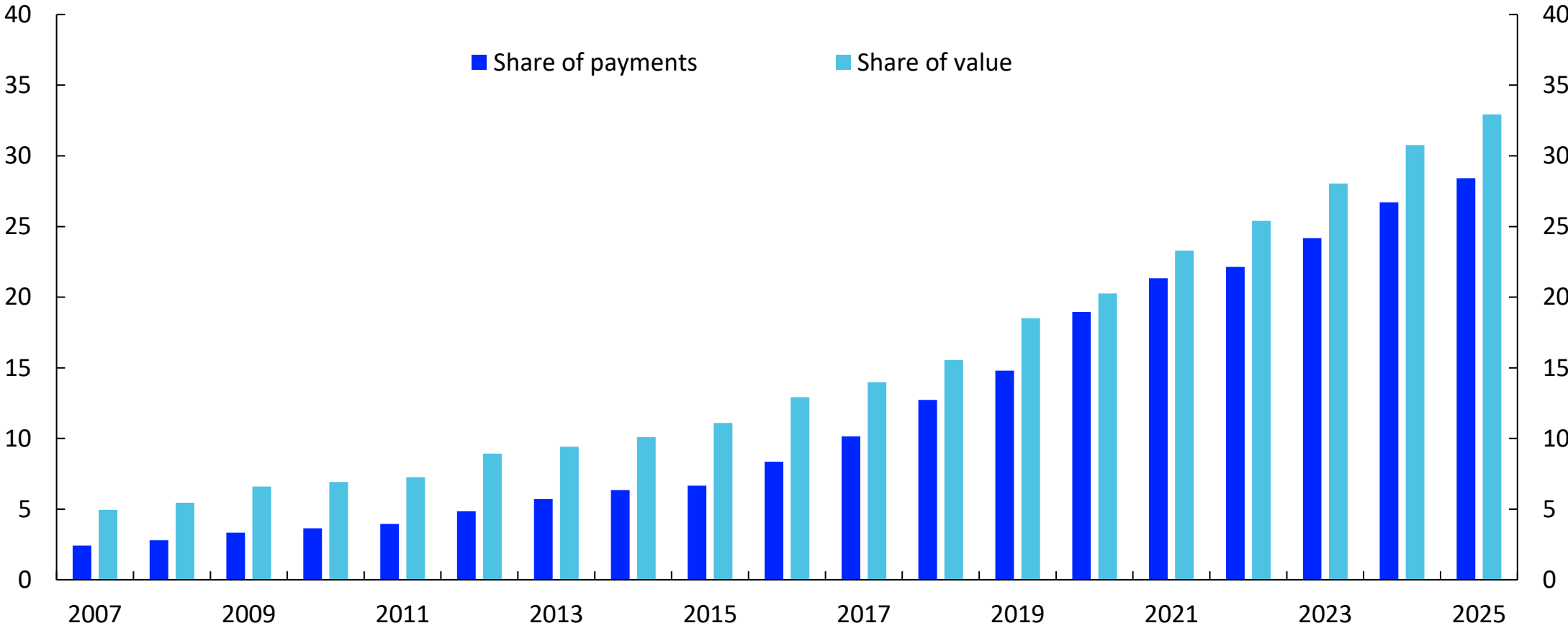
As a share of total online purchases. Results from surveys



# Chart 10 Online payments

Source: Norges Bank

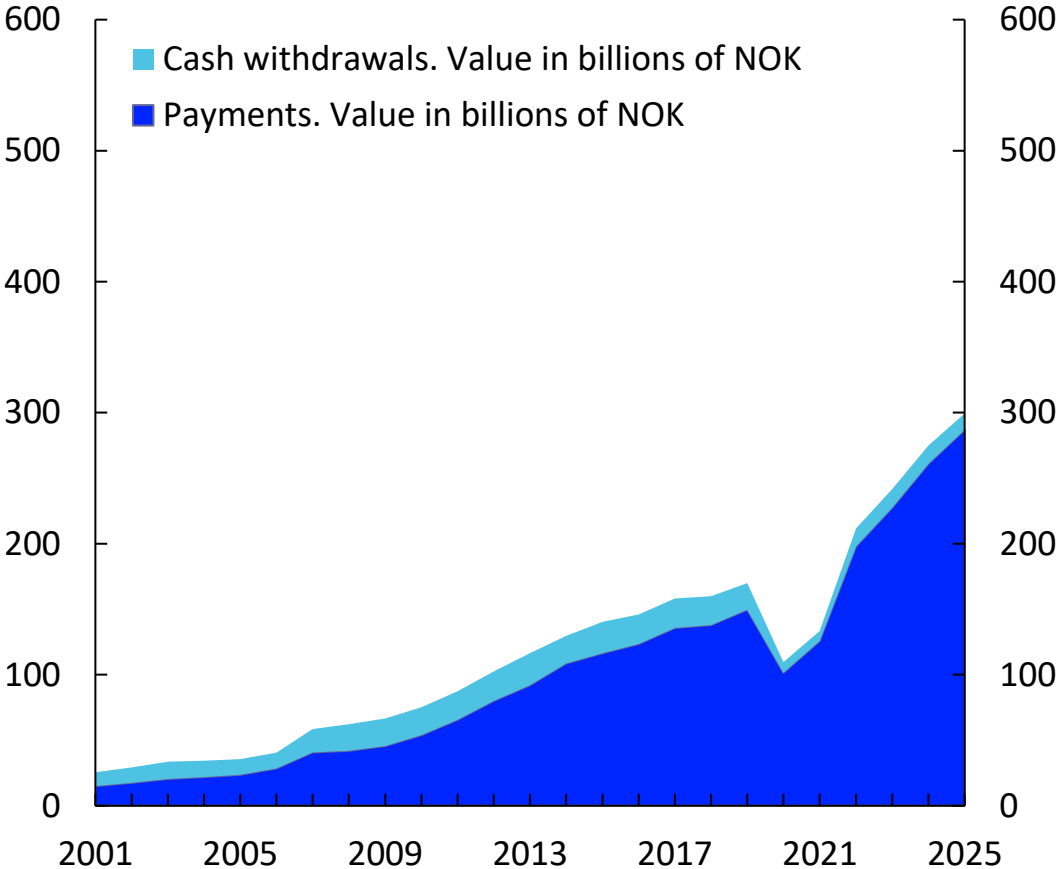
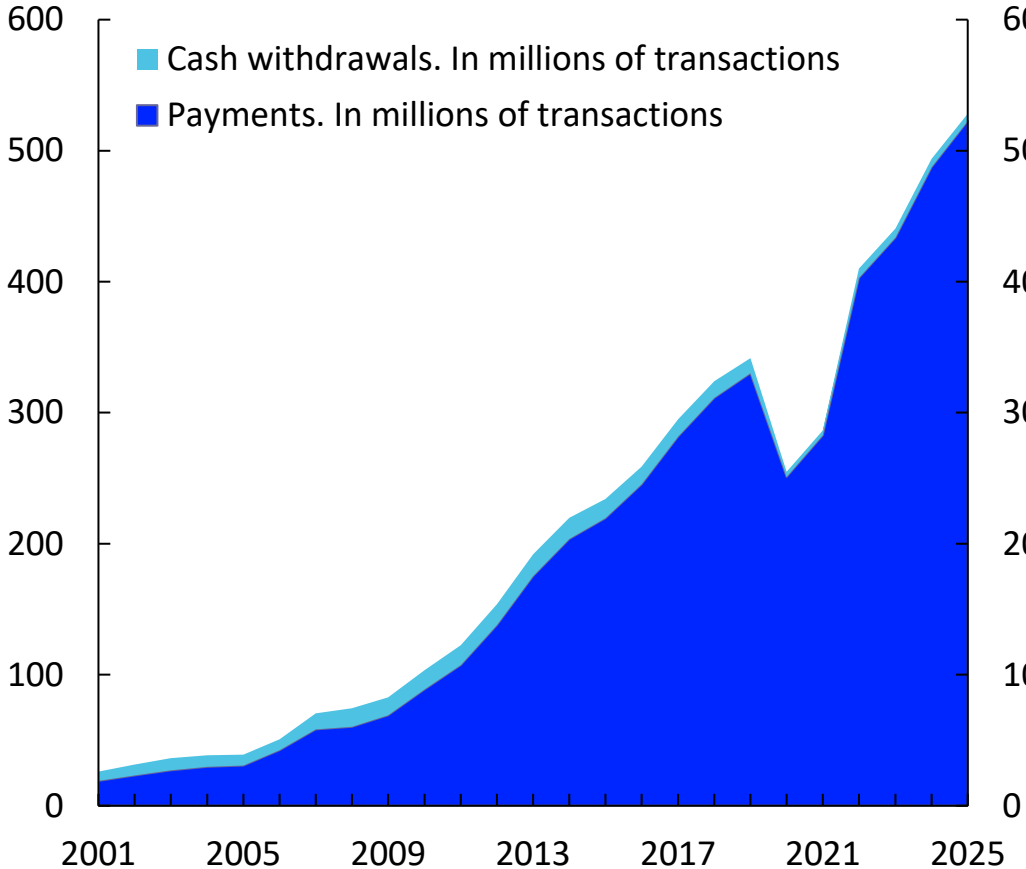
As a share of total payments with Norwegian payment cards



# Chart 11 Use of Norwegian payment cards abroad

Source: Norges Bank

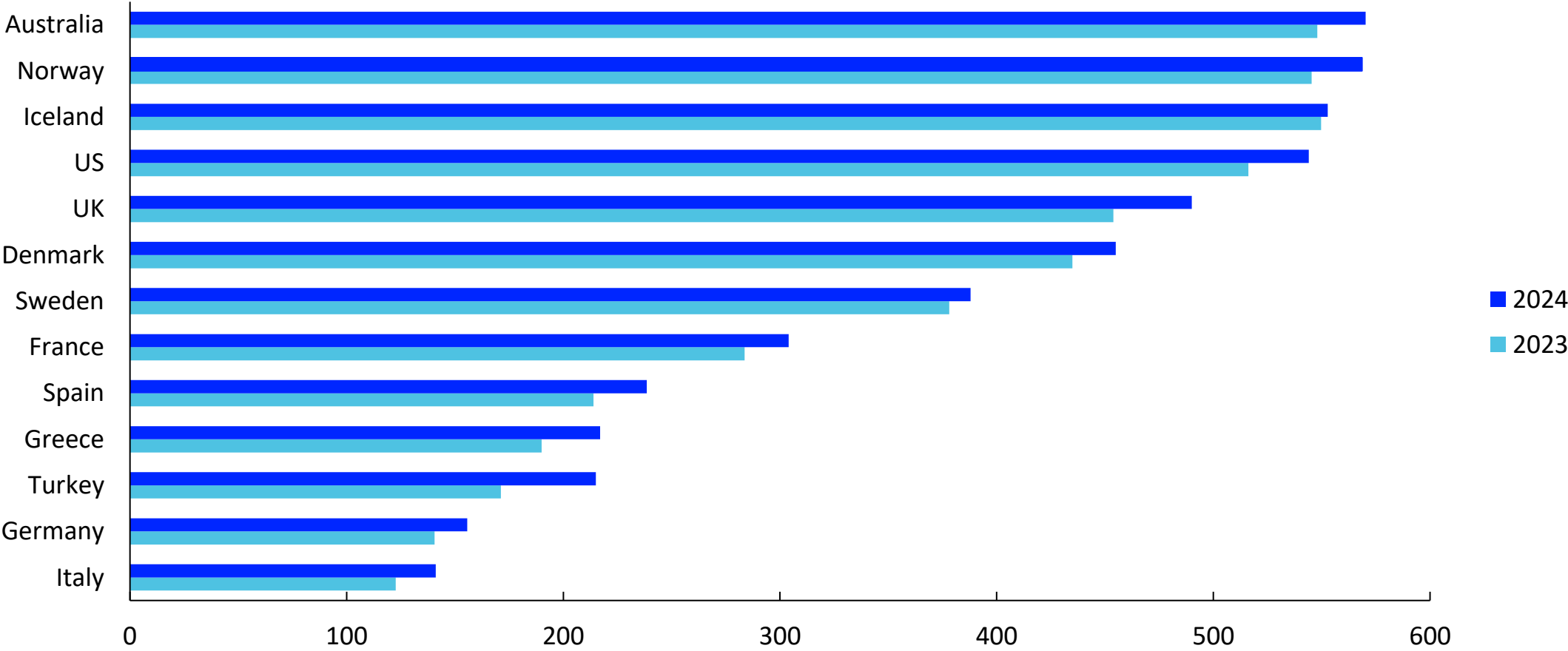
Number of payments (left panel) and value of payments (right panel)



# Chart 12 Number of card payments in selected countries

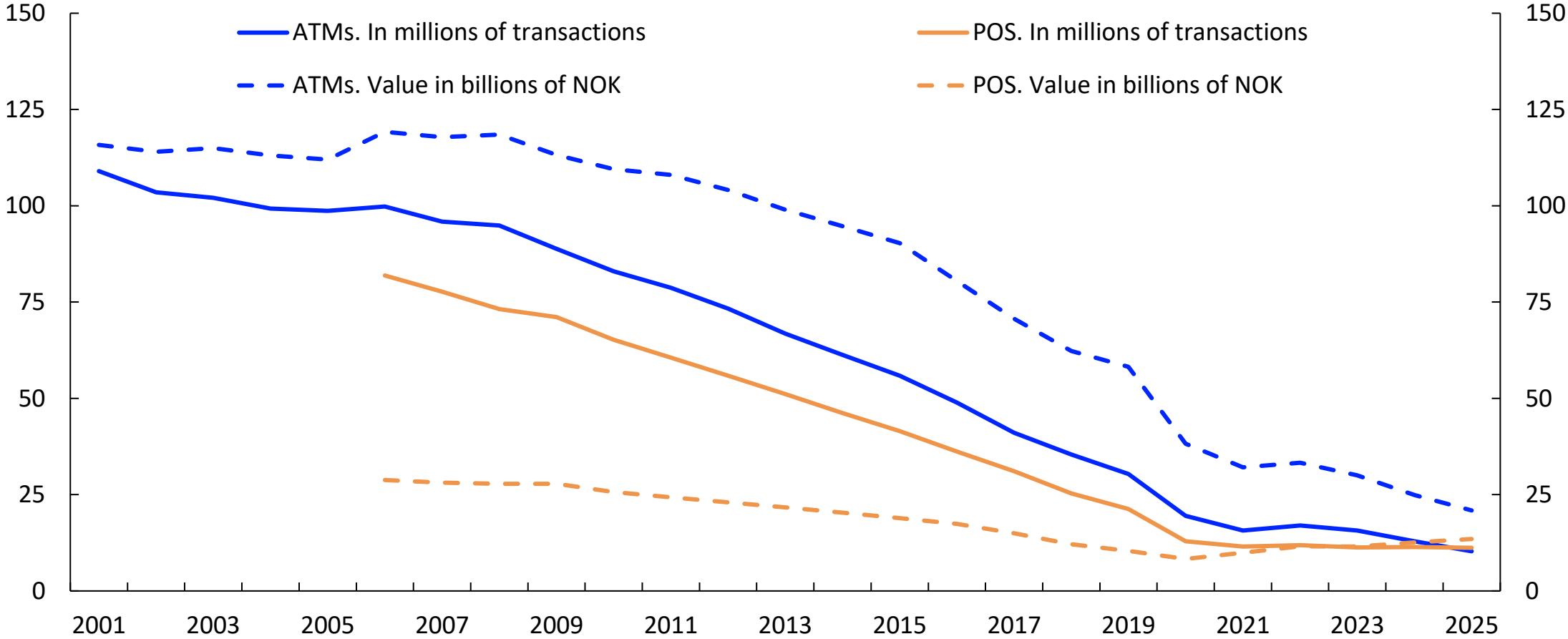
Per inhabitant per year

Sources: BIS, Danmarks Nationalbank, ECB, Sedlabanki Islands and Norges Bank



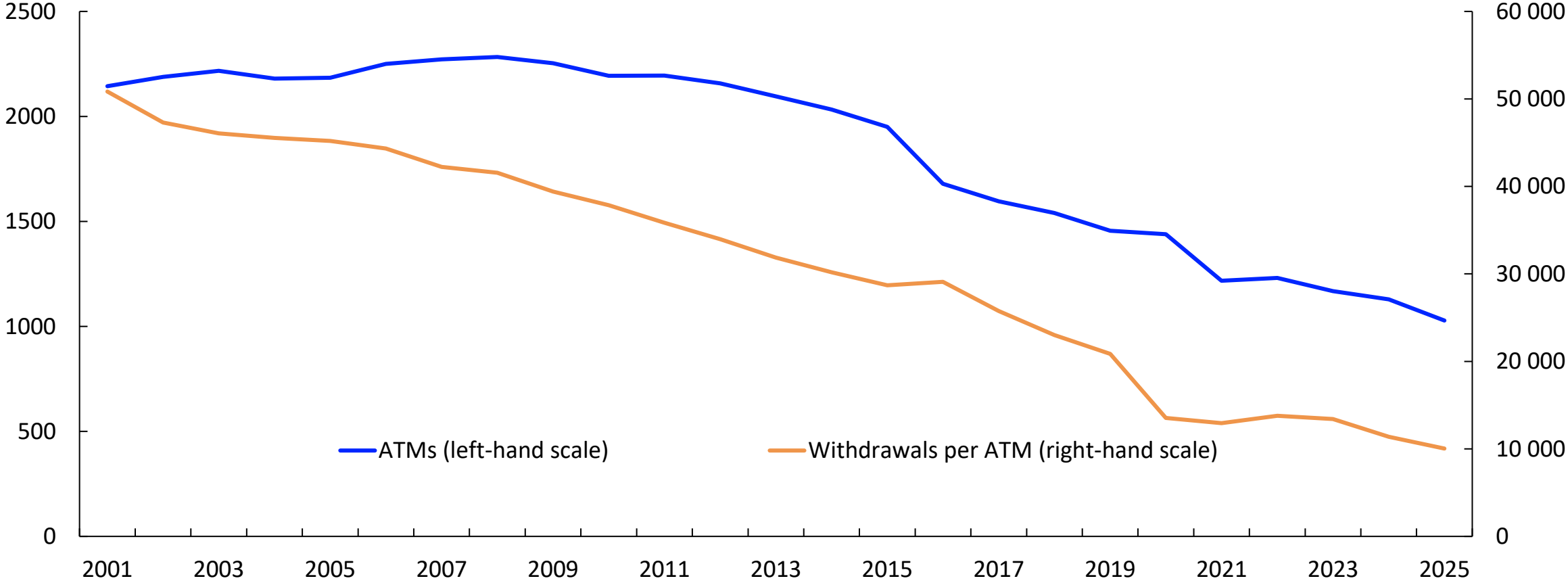
# Chart 13 Cash withdrawals from ATMs and at points of sale (POS)

Source: Norges Bank



# Chart 14 Number of ATMs and withdrawals per ATM

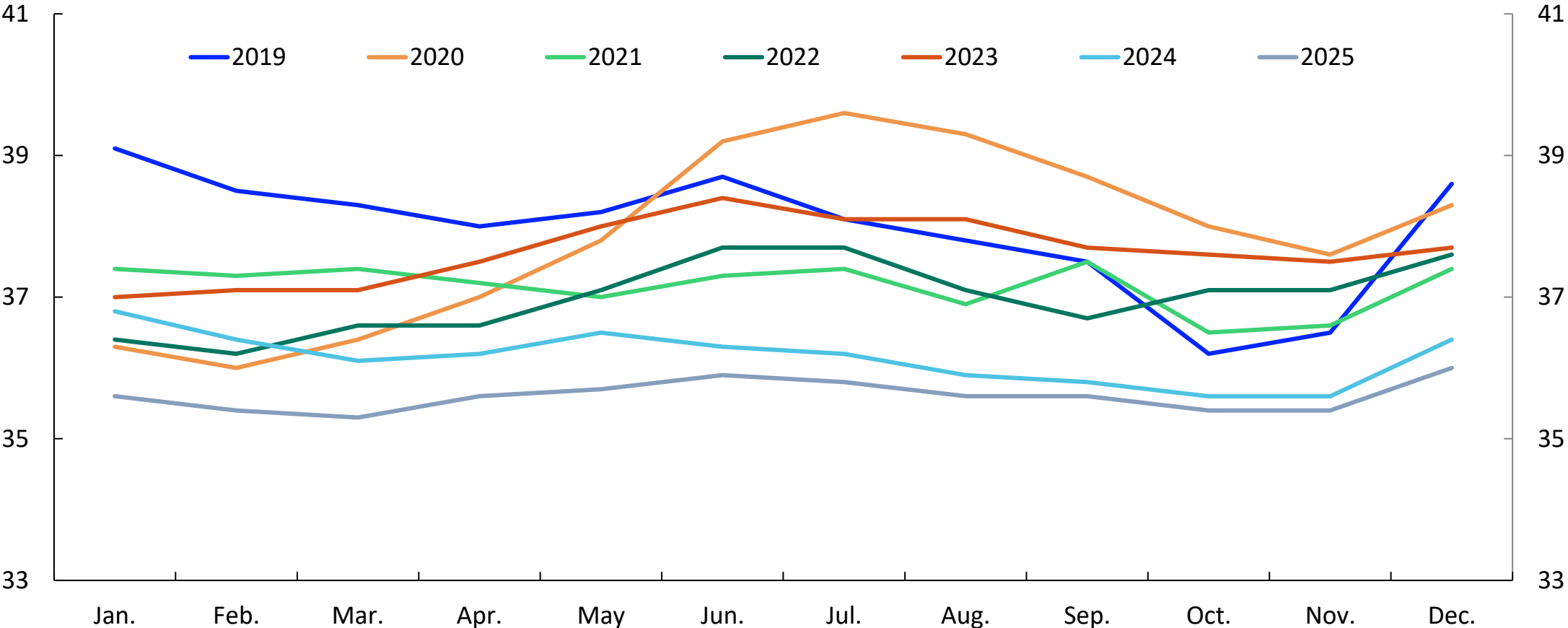
Source: Norges Bank



# Chart 15 Cash in circulation among the public

Source: Statistics Norway

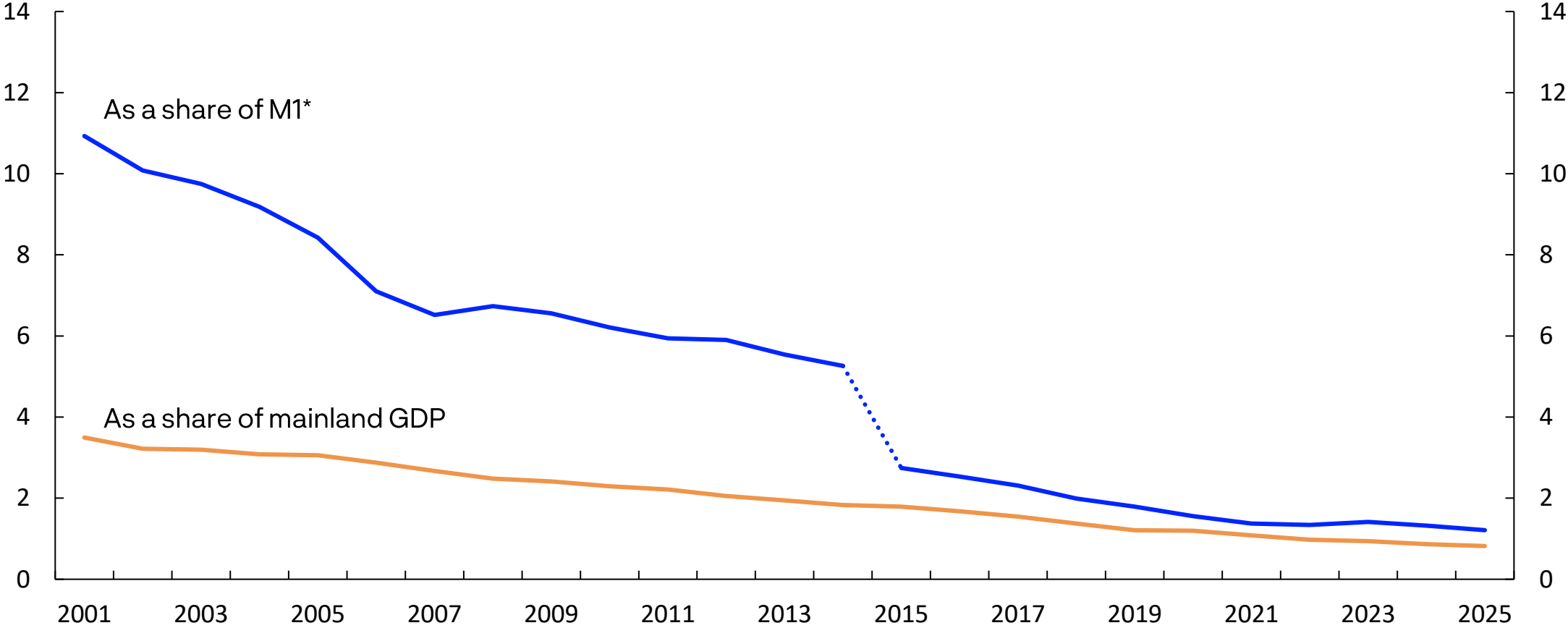
In billions of NOK



# Chart 16 Cash in circulation among the public

Sources: Statistics Norway and Norges Bank

As a share of M1 and mainland GDP

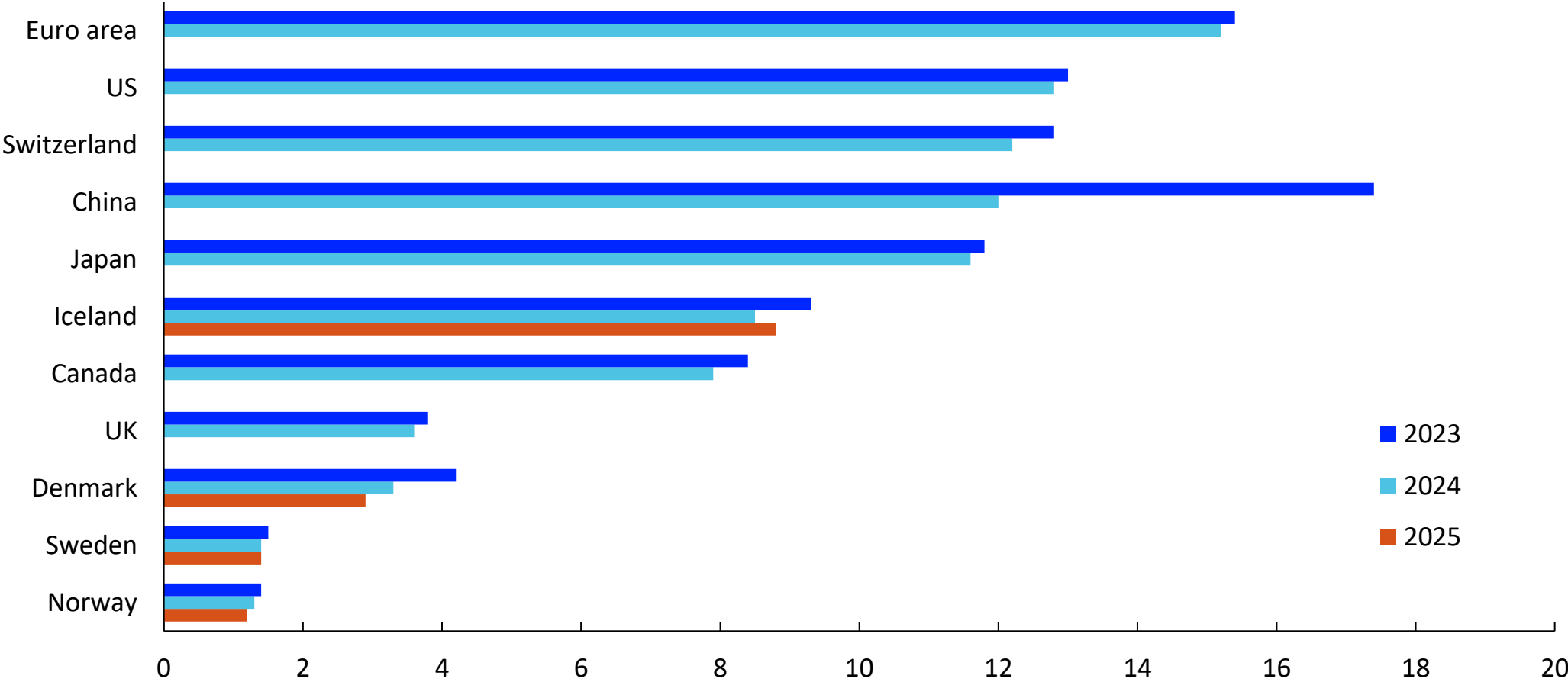


\* New definition of M1 from 2015

# Chart 17 Cash in circulation in selected countries

As a share of M1

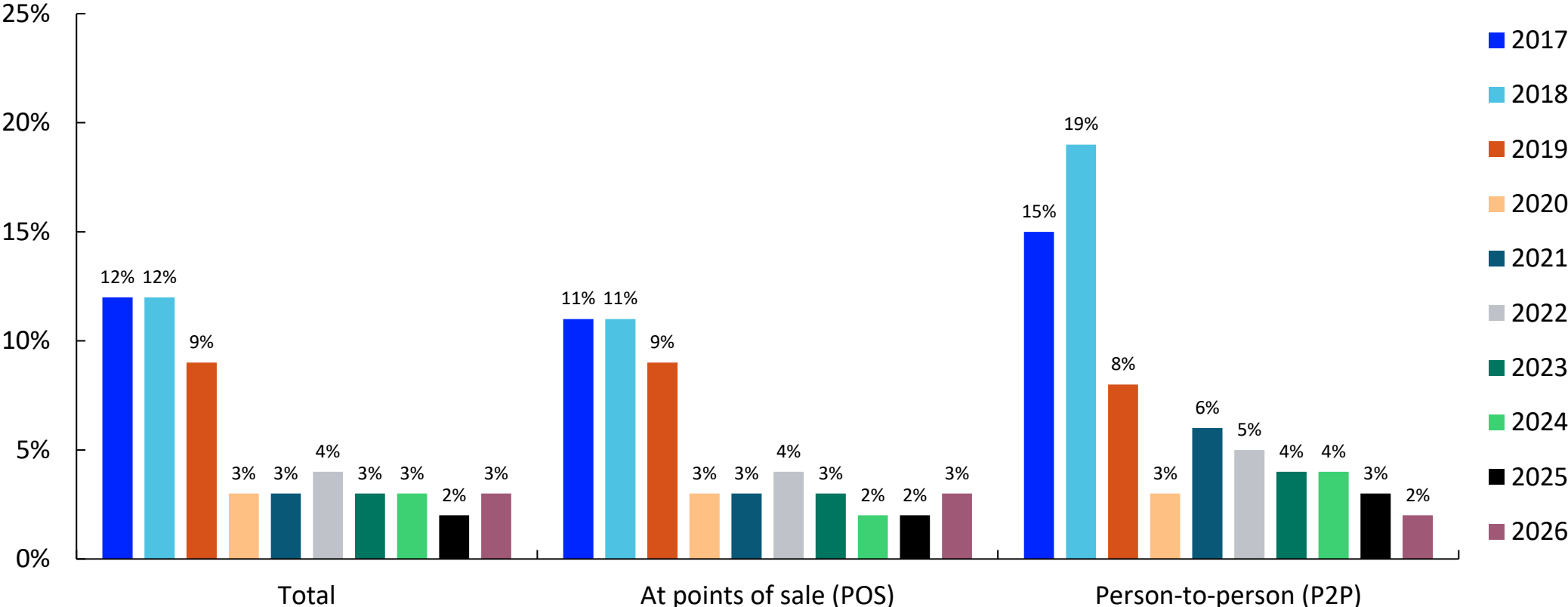
Sources: BIS, Danmarks Nationalbank, Sedlabanki Islands, Statistics Norway, Statistics Sweden and Norges Bank



# Chart 18 Number of cash payments

Source: Norges Bank

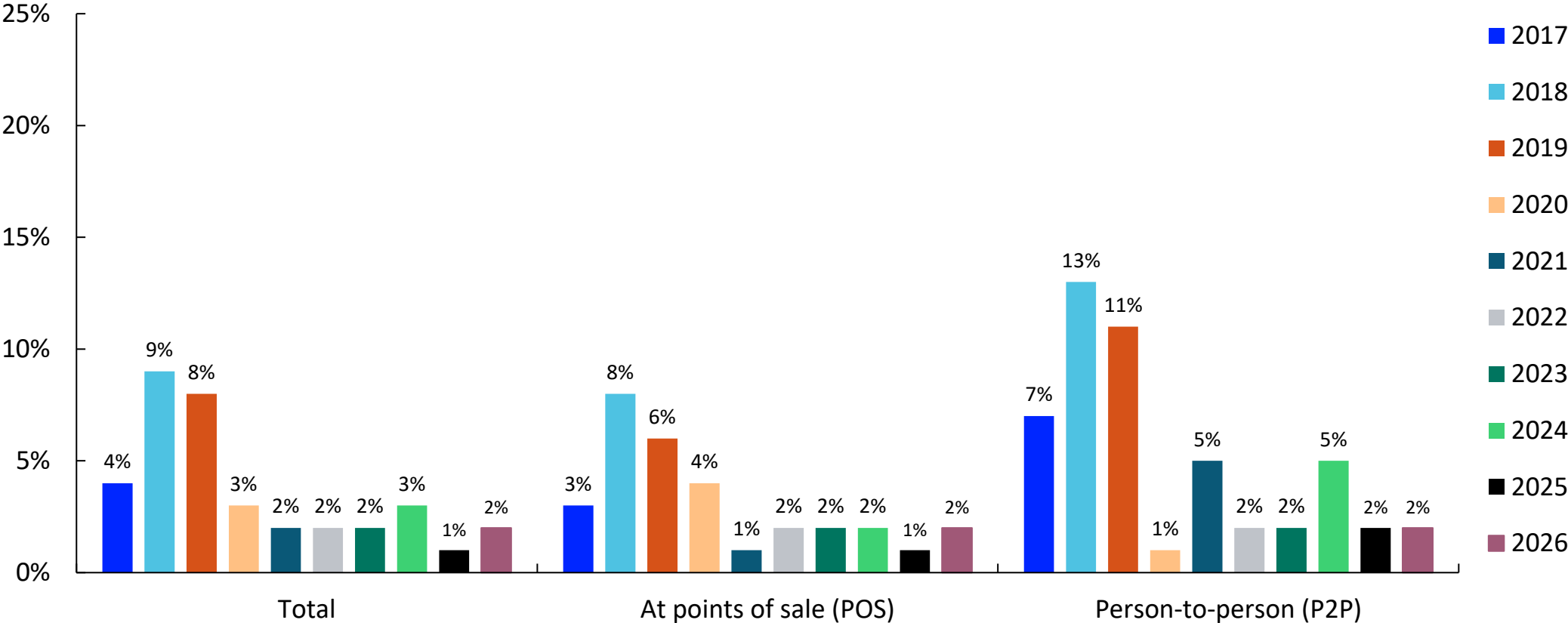
As a share of the total number of payments



# Chart 19 Value of cash payments

Source: Norges Bank

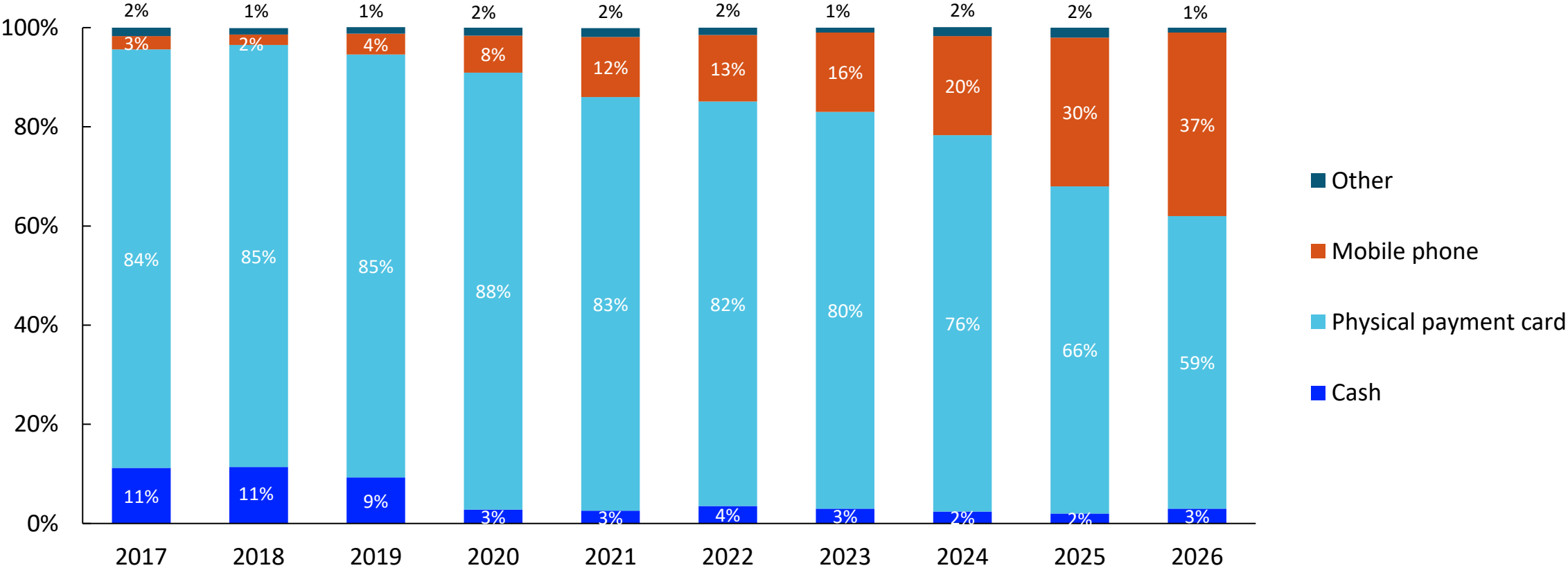
As a share of total value of payments



# Chart 20 Payment methods at points of sale (POS)

Source: Norges Bank

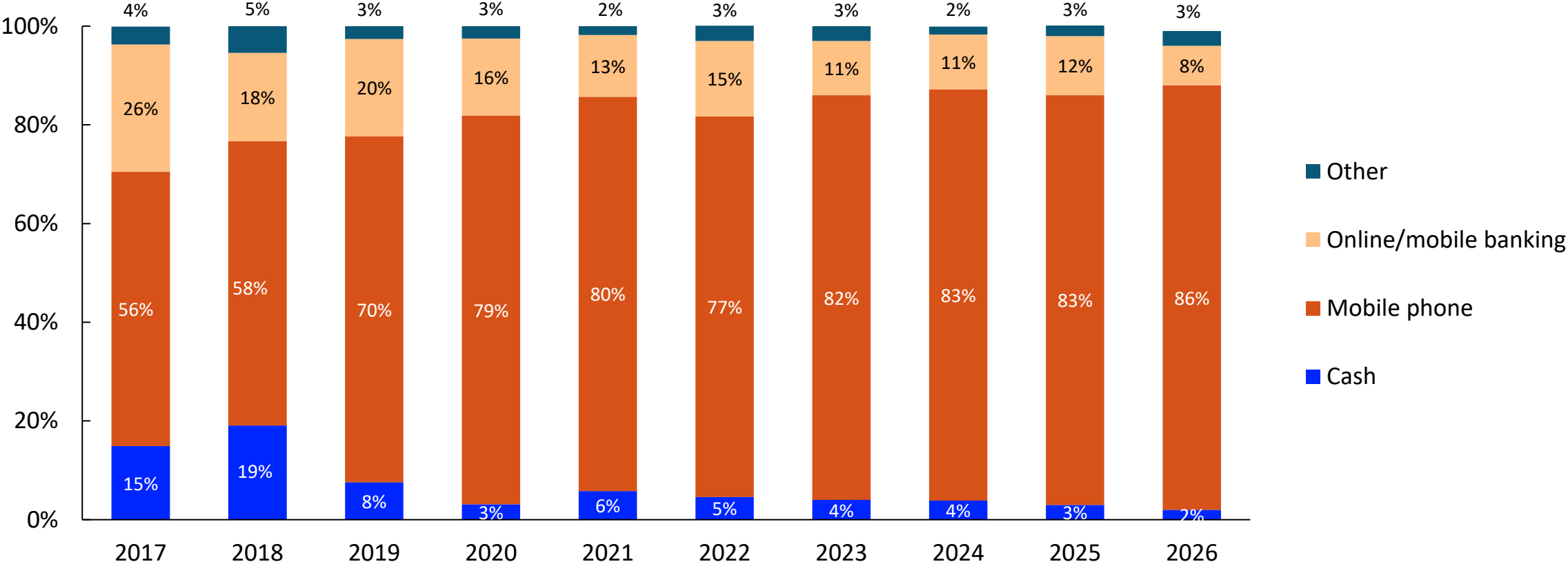
As a share of the total number of payments



# Chart 21 Payment methods person-to-person (P2P)

Source: Norges Bank

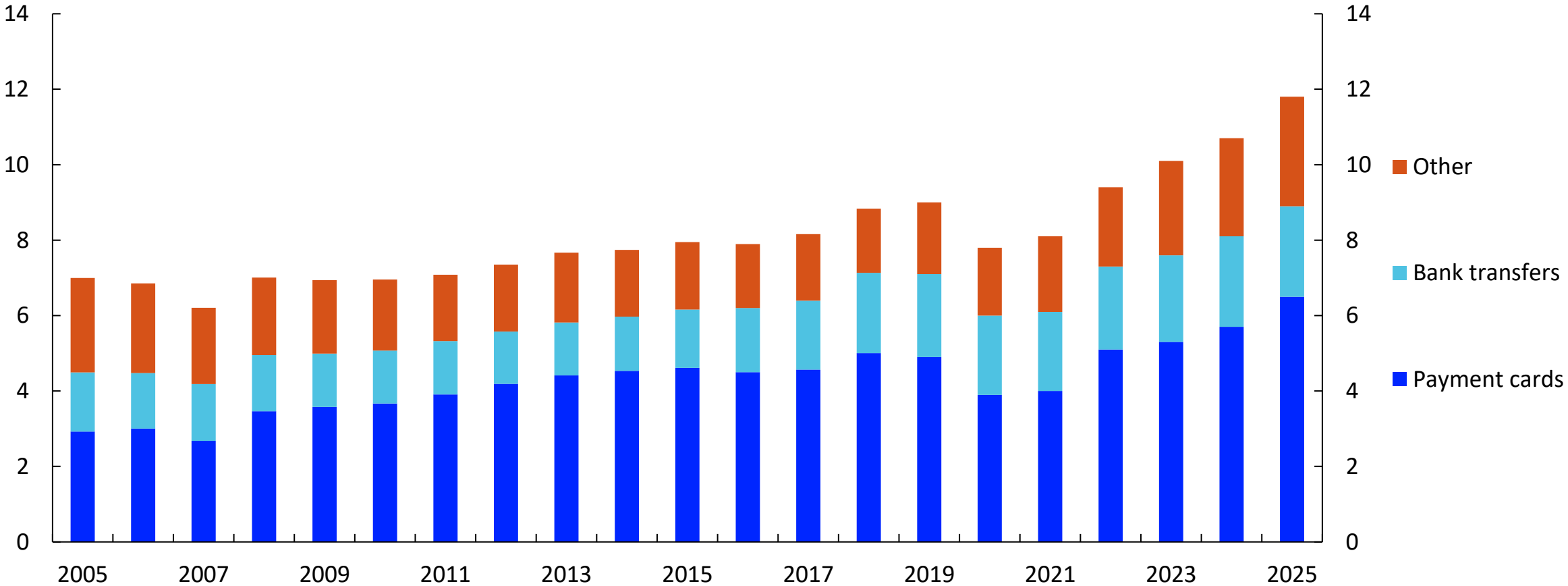
As a share of the total number of payments



# Chart 22 Banks' income from payment services

Sources: Statistics Norway and Norges Bank

In billions of NOK



# Retail Payment Services – 2025