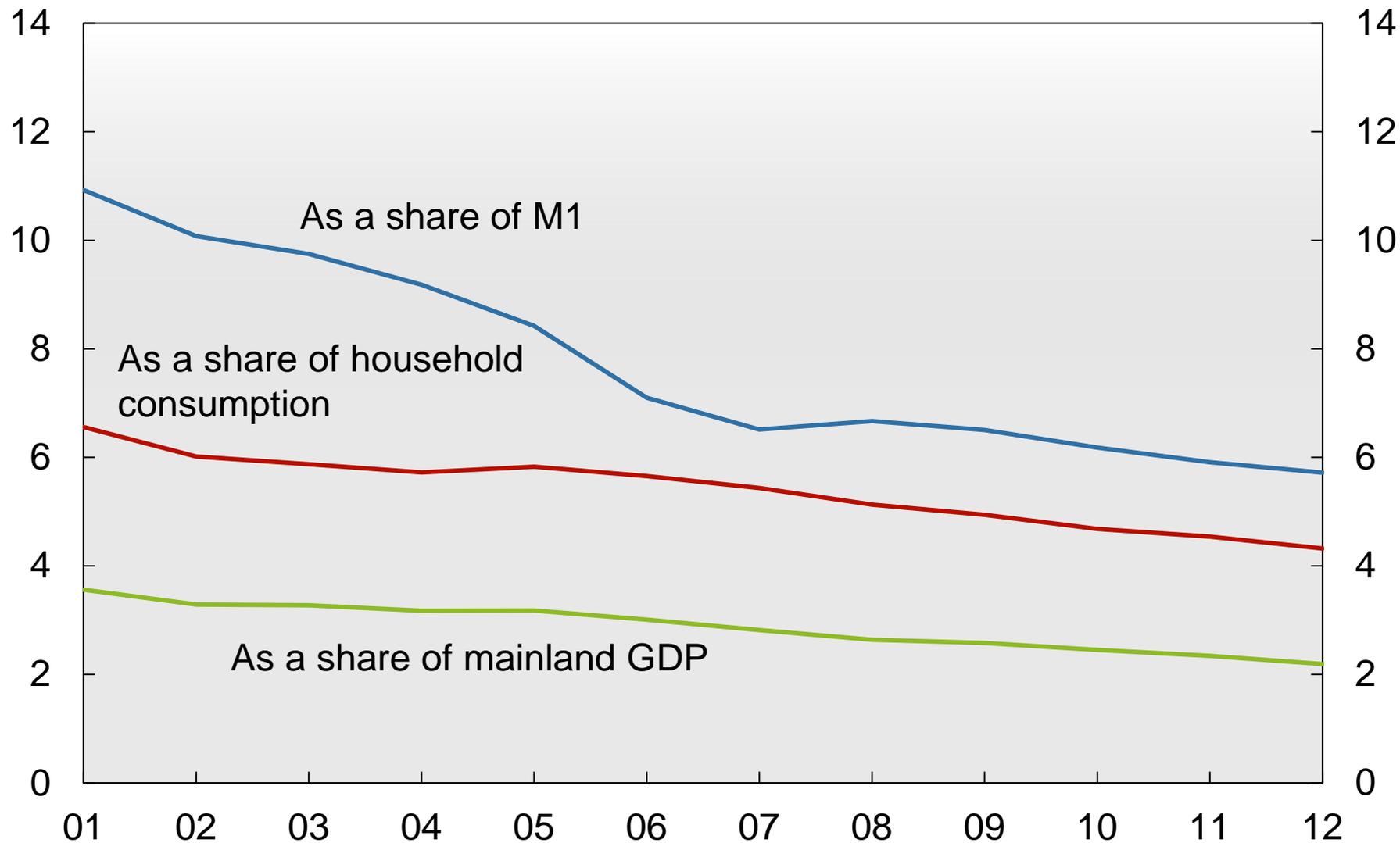


# Annual Report on Payment Systems 2012

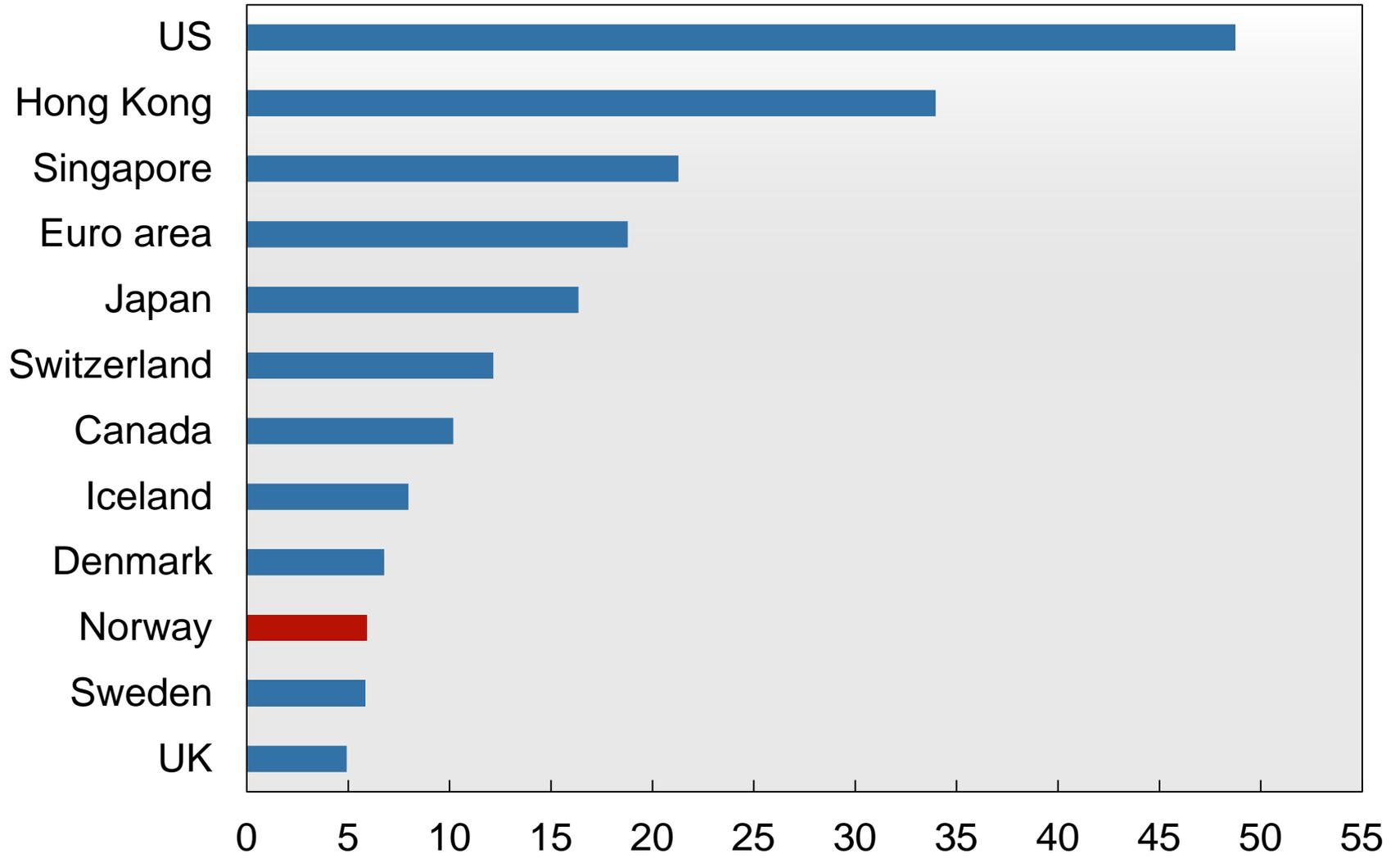
# Charts section 1

Chart 1.1 Value of cash in circulation as a share of means of payment (M1), household consumption and mainland GDP. Percent. 2001 – 2012



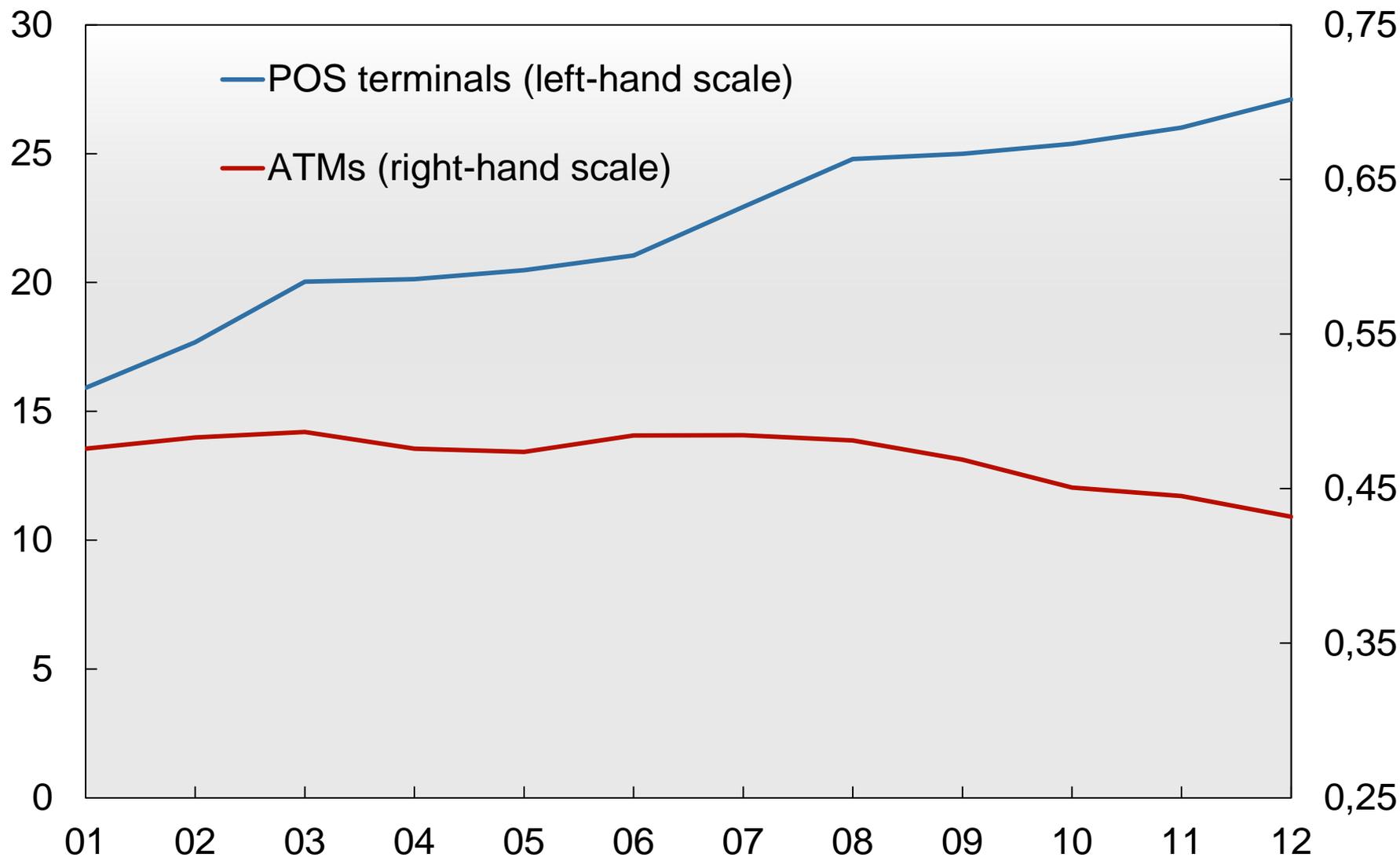
Sources: Statistics Norway and Norges Bank

Chart 1.2 Cash as a share of means of payment (M1) in selected countries.  
Percent. 2011



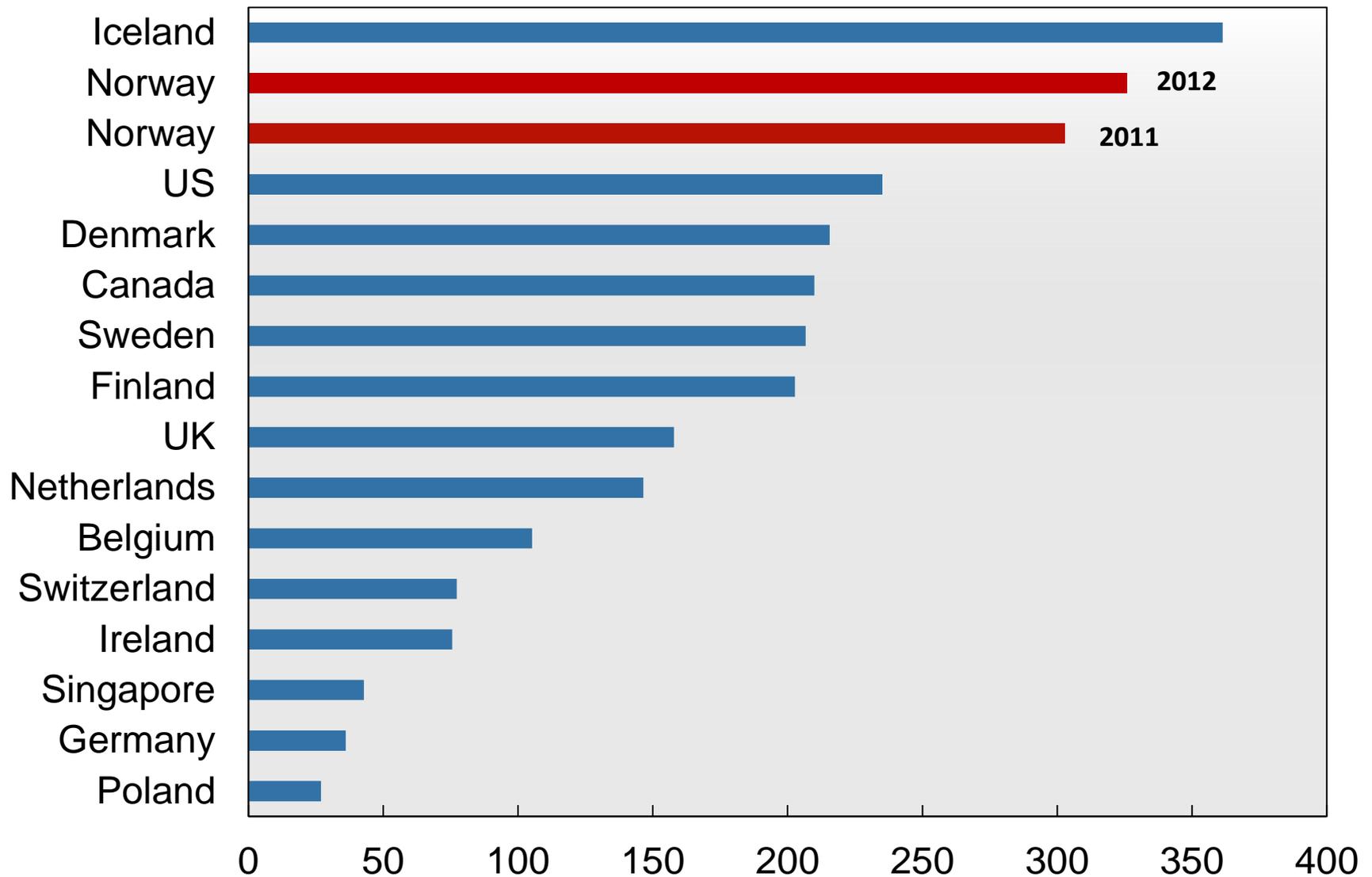
Sources: Norges Bank, ECB, BIS/CPSS and Seðlabanki Íslands

Chart 1.3 Number of point-of-sale (POS) terminals and ATMs. Per thousand inhabitants. 2001 – 2012



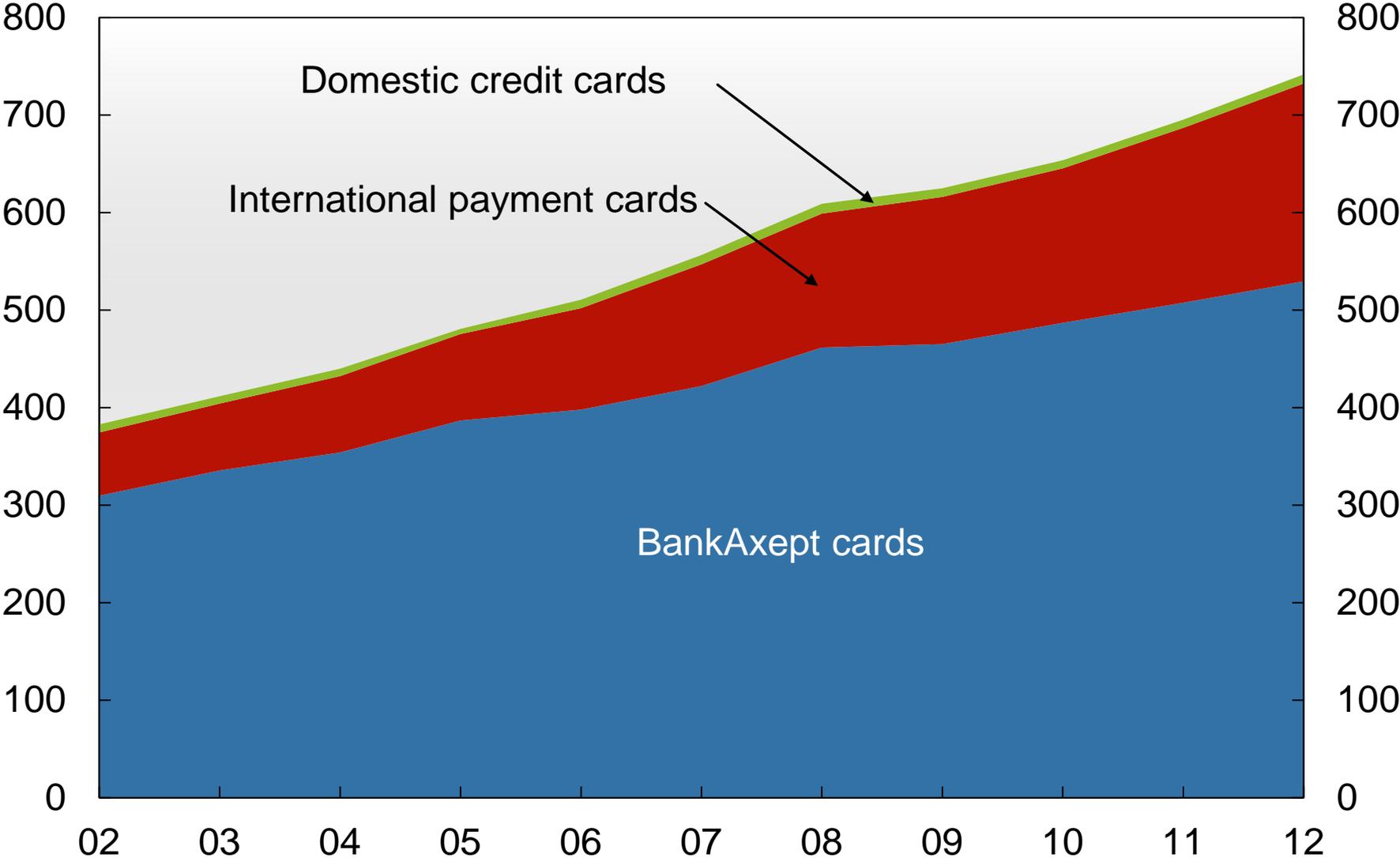
Source: Norges Bank

Chart 1.4 Number of card transactions per inhabitant. Payments and cash withdrawals. 2011



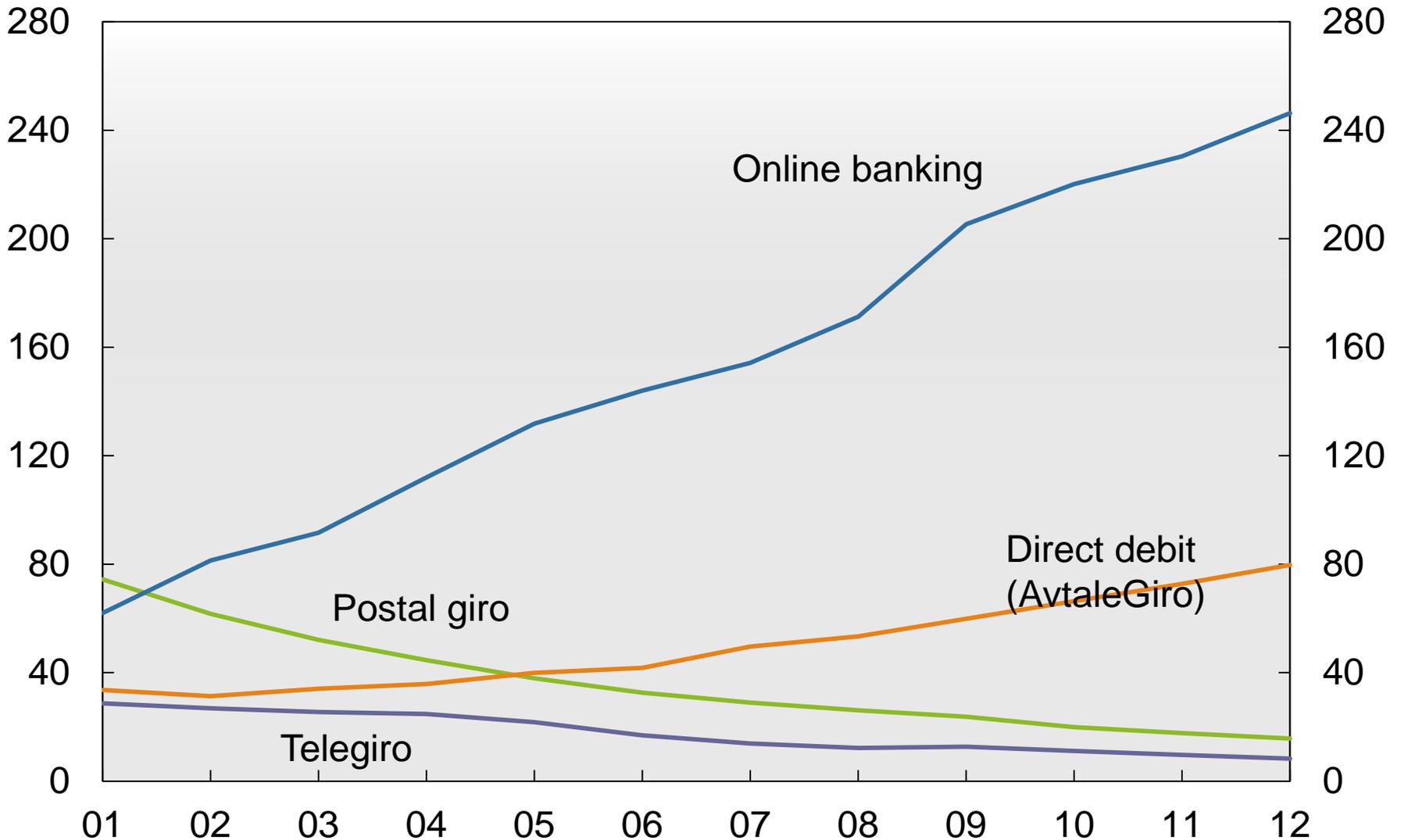
Sources: Norges Bank, ECB, BIS/CPSS and Seðlabanki Íslands

Chart 1.5 Use of payment cards.<sup>1)</sup> In billions of NOK. 2002 – 2012



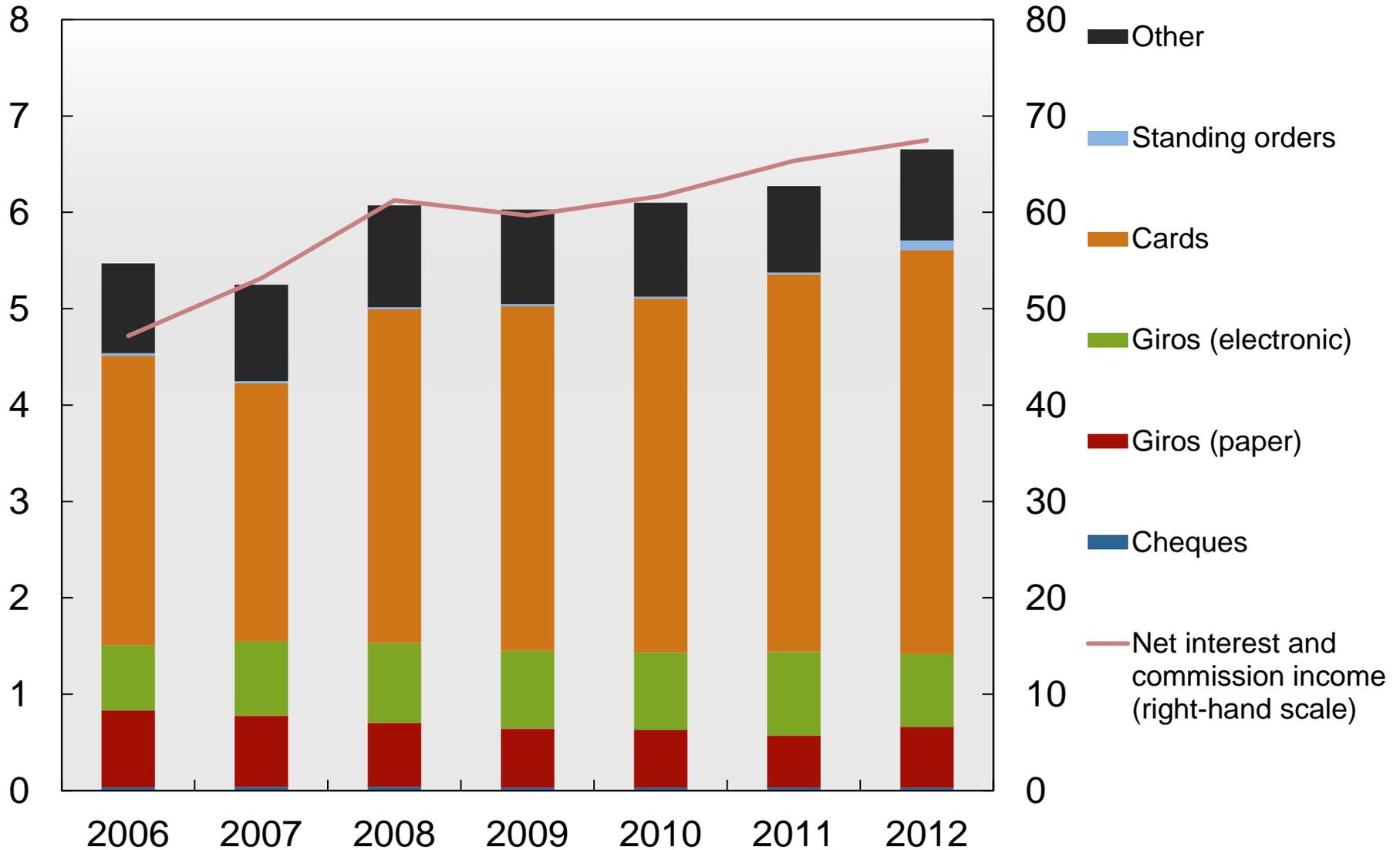
1) Use of payment cards issued in Norway, both in Norway and abroad.  
Source: Norges Bank

Chart 1.6 Credit and direct debit transfers (retail customers). Millions of transactions. 2001 – 2012



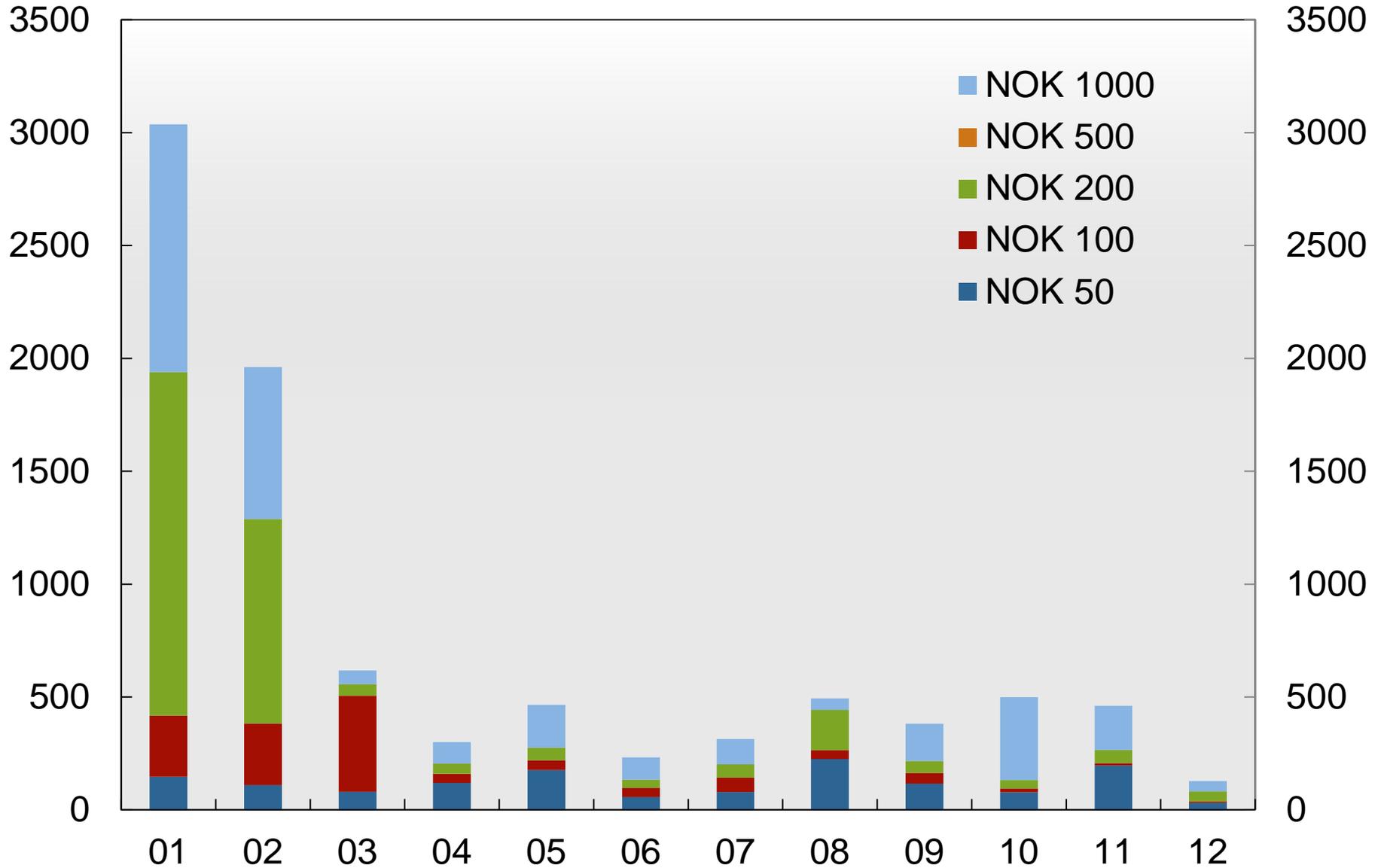
Source: Norges Bank

Chart 1.7 Banks' income from payment services (left-hand scale) and net interest and commission (right-hand scale). In billions of NOK. 2006 – 2012



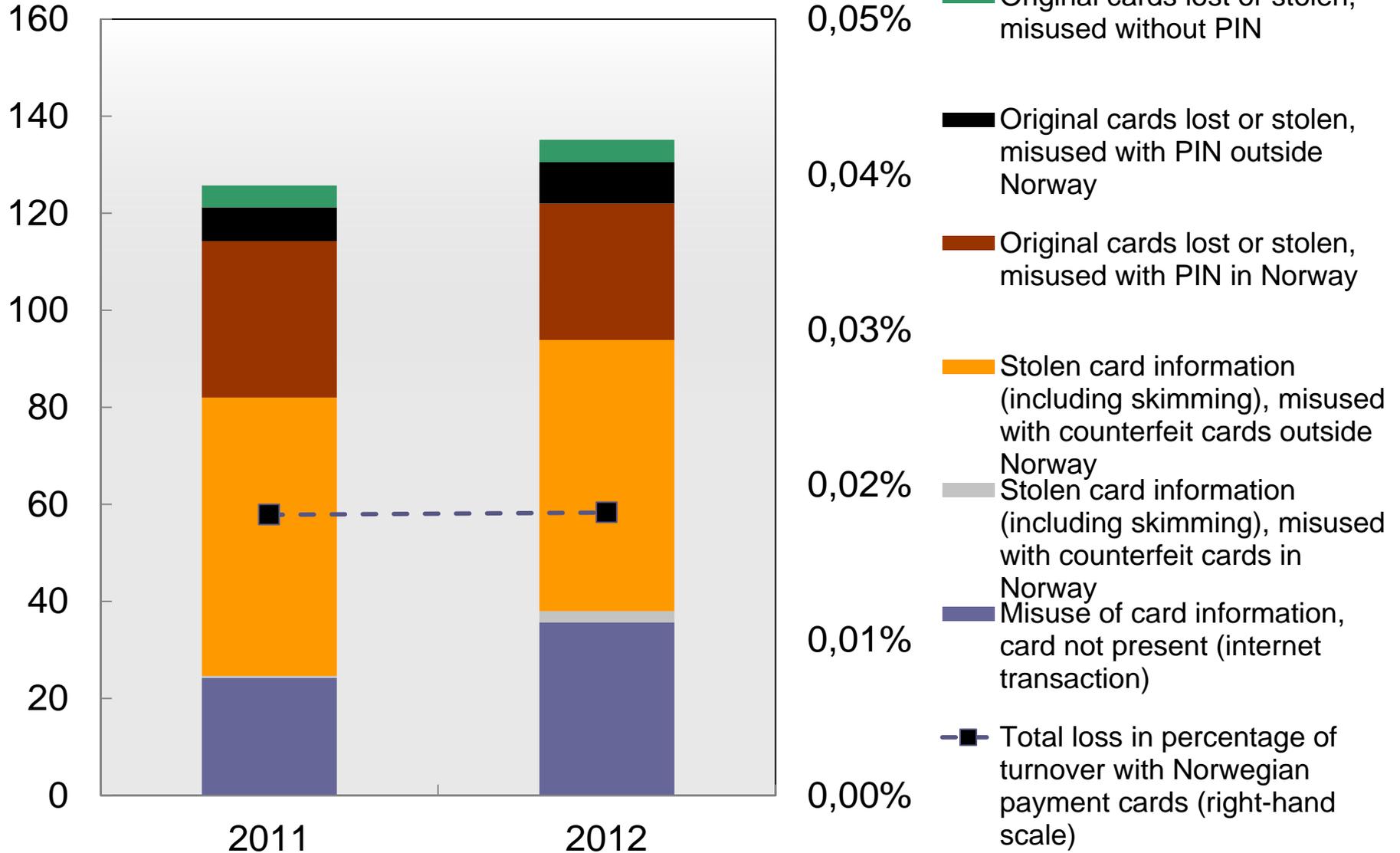
Source: Norges Bank

Chart 1.8 Number of seized counterfeit notes. 2001 – 2012



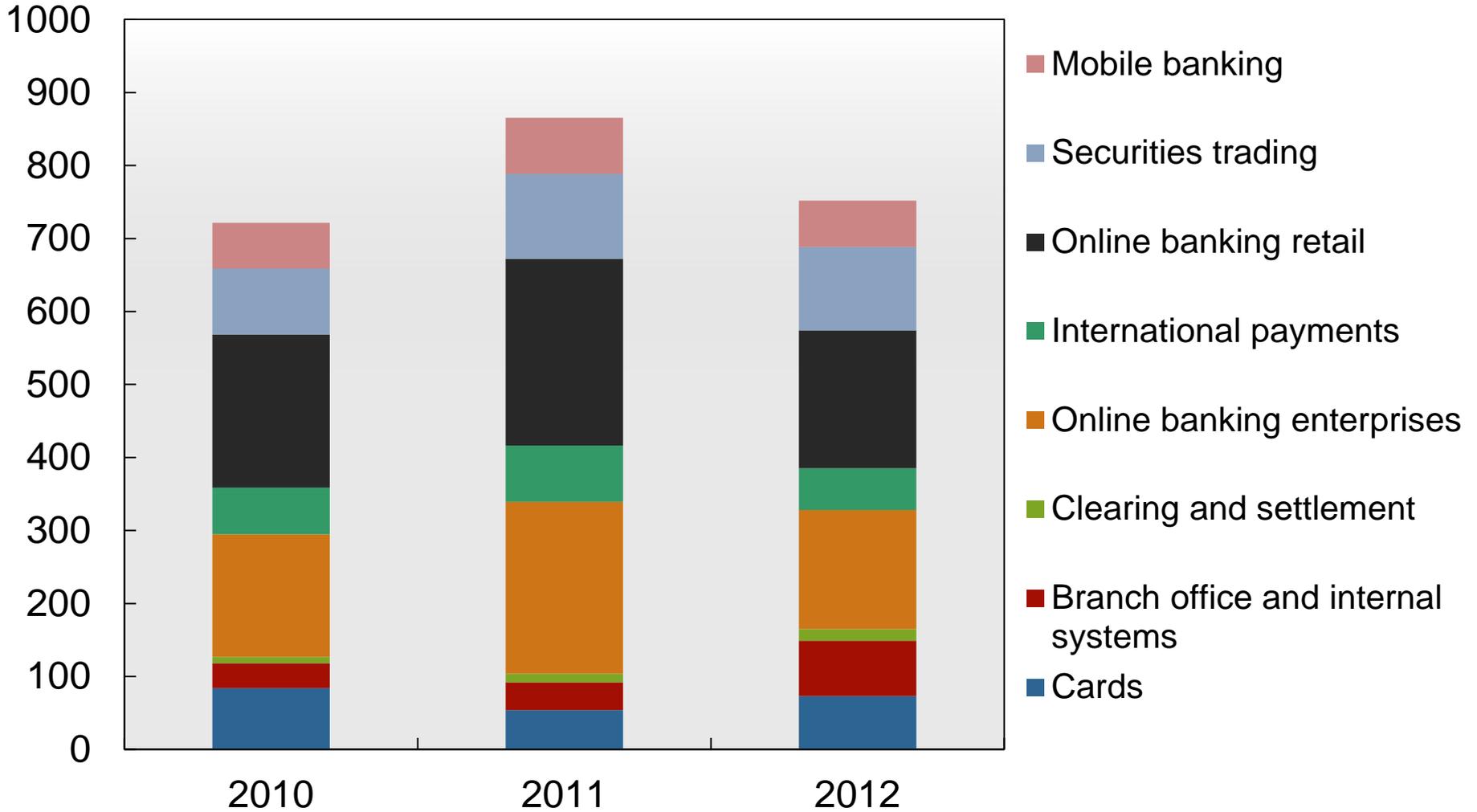
Source: Norges Bank

Chart 1.9 Loss from use of payment cards (left-hand scale) and loss in percent of total turnover from use of payment cards (right-hand scale). In millions of NOK and percent. 2011 – 2012



Sources: Finanstilsynet and Norges Bank

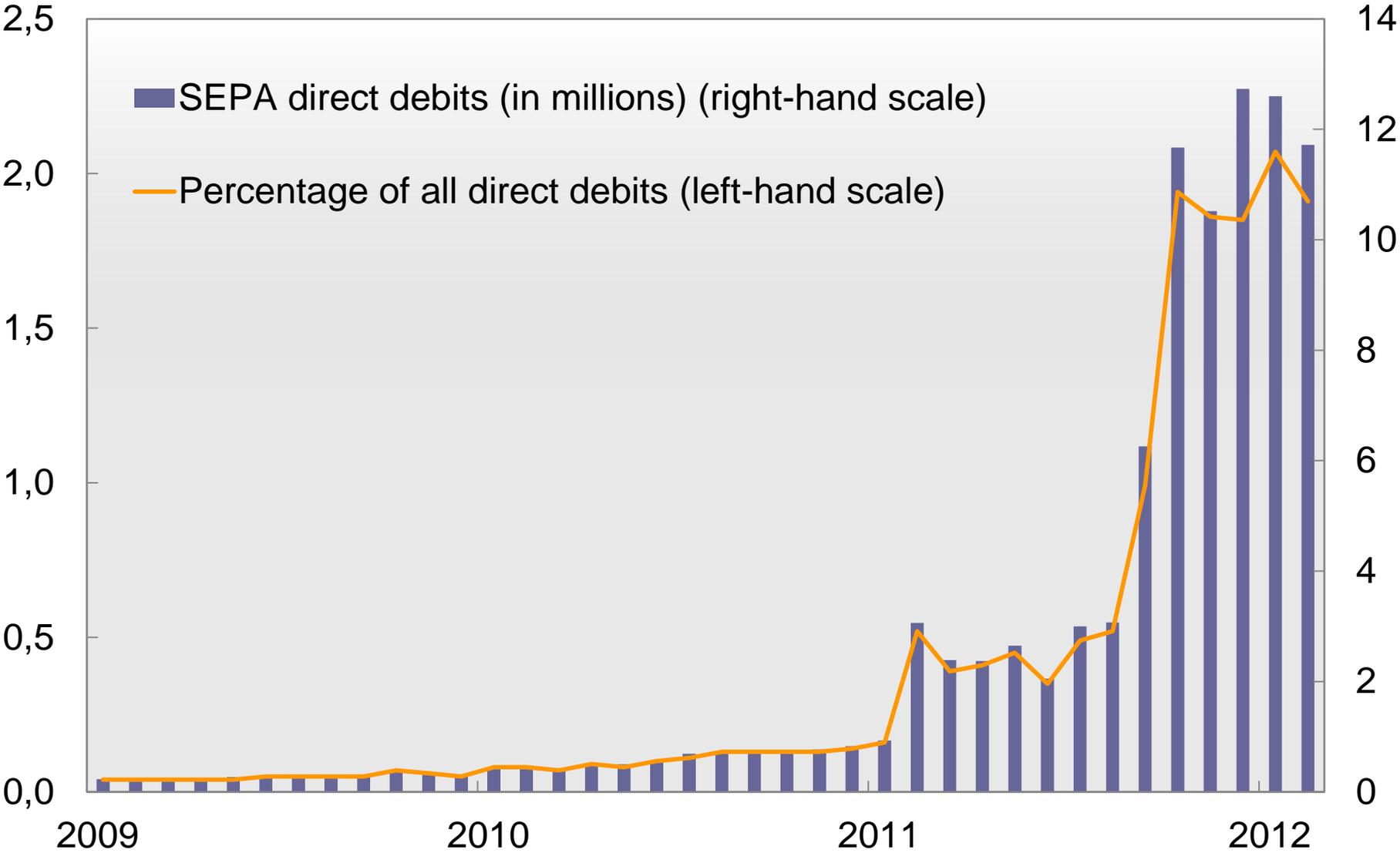
Chart 1.10 Unavailability of banking services. Reported incidents weighted by impact<sup>1)</sup>. 2010 – 2012



1) The impacts are estimated from the number of affected users, how long the incident lasted and the number of services affected.

Chart 1.11 Migration to the SEPA solution for direct debits.

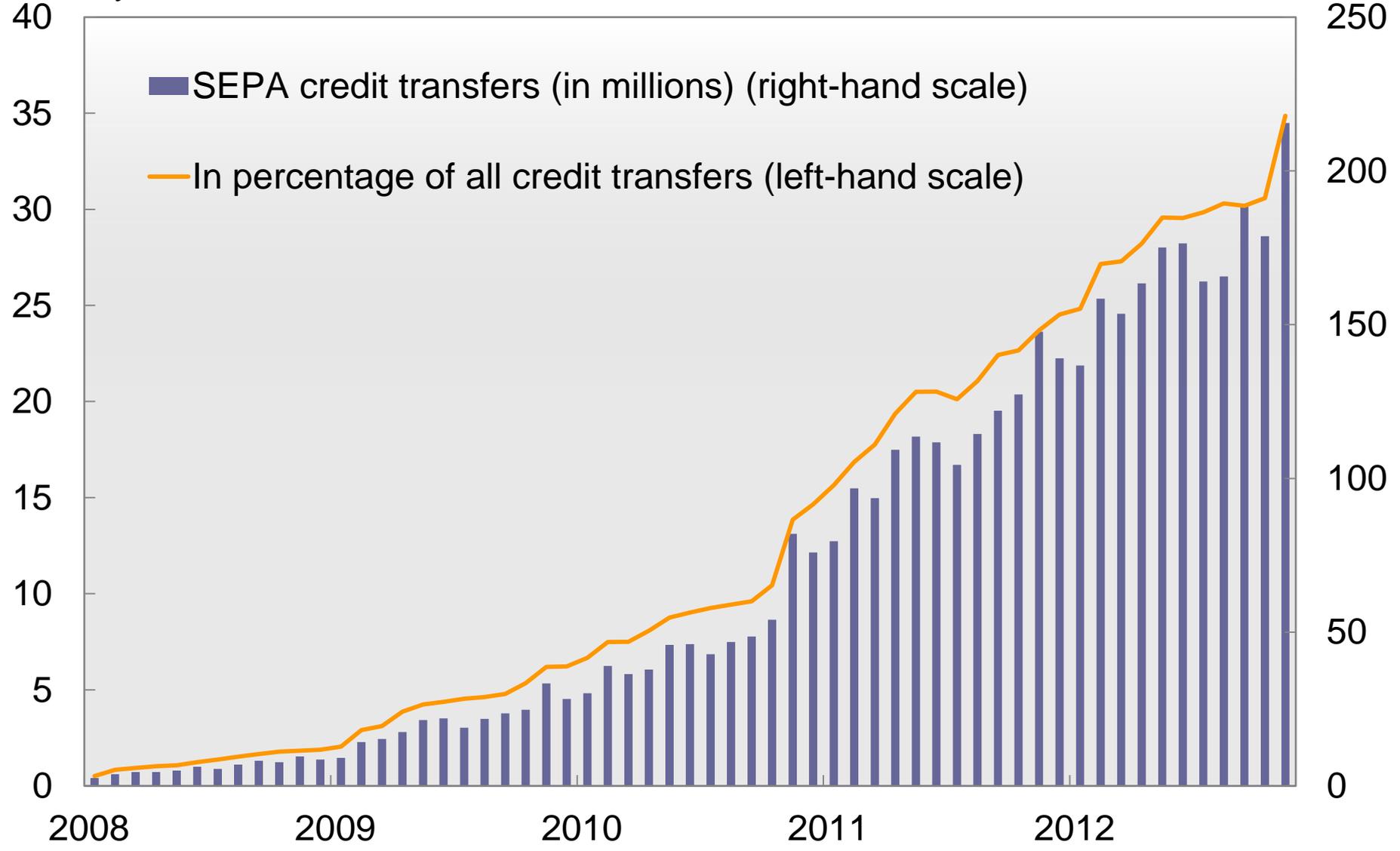
November 2009 – December 2012



Source: ECB

Chart 1.12 Migration to the SEPA solution for credit transfers.

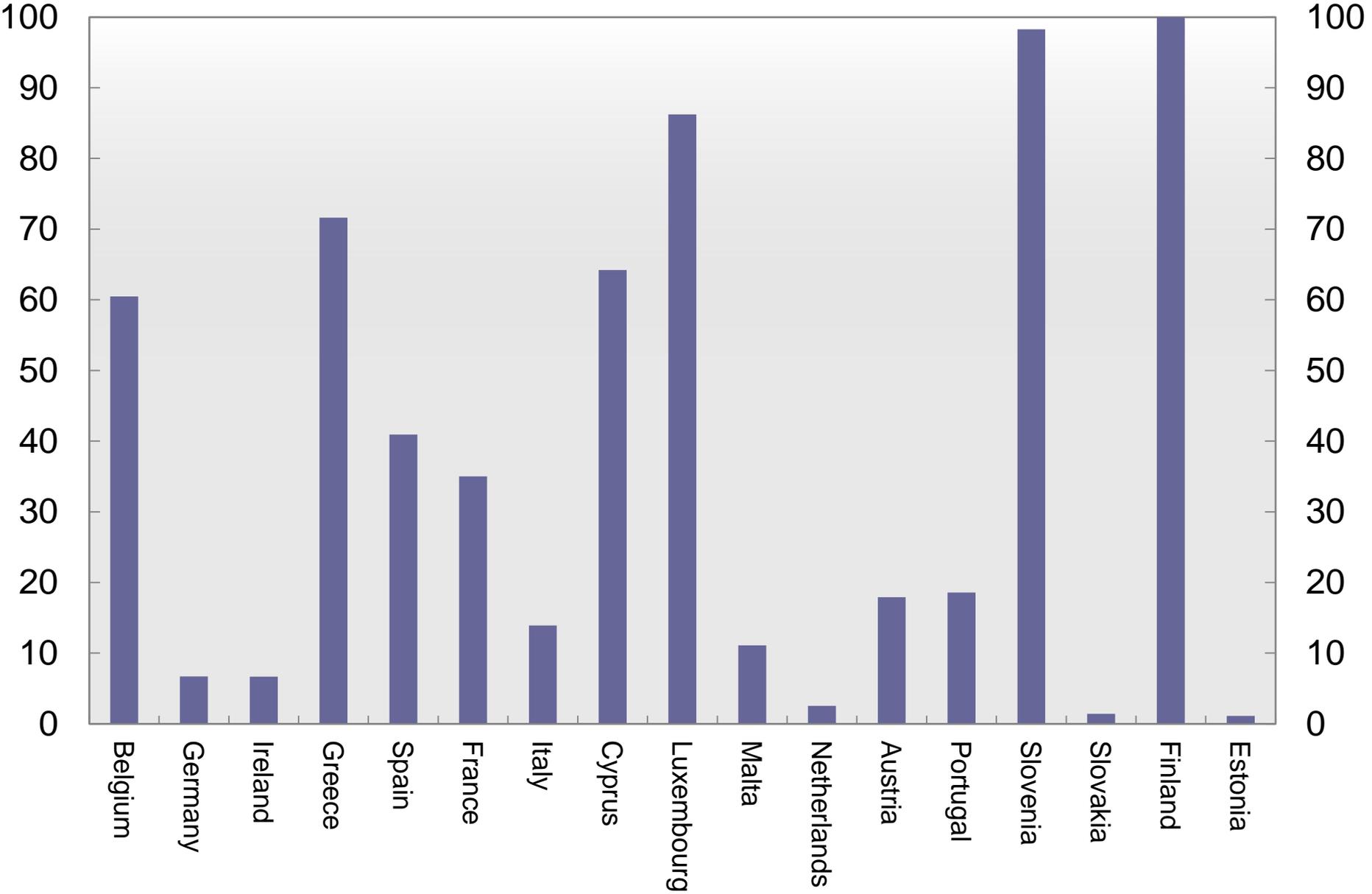
February 2008 – December 2012



Source: ECB

Chart 1.13 Migration to the SEPA solution for credit transfers by country. Percent.

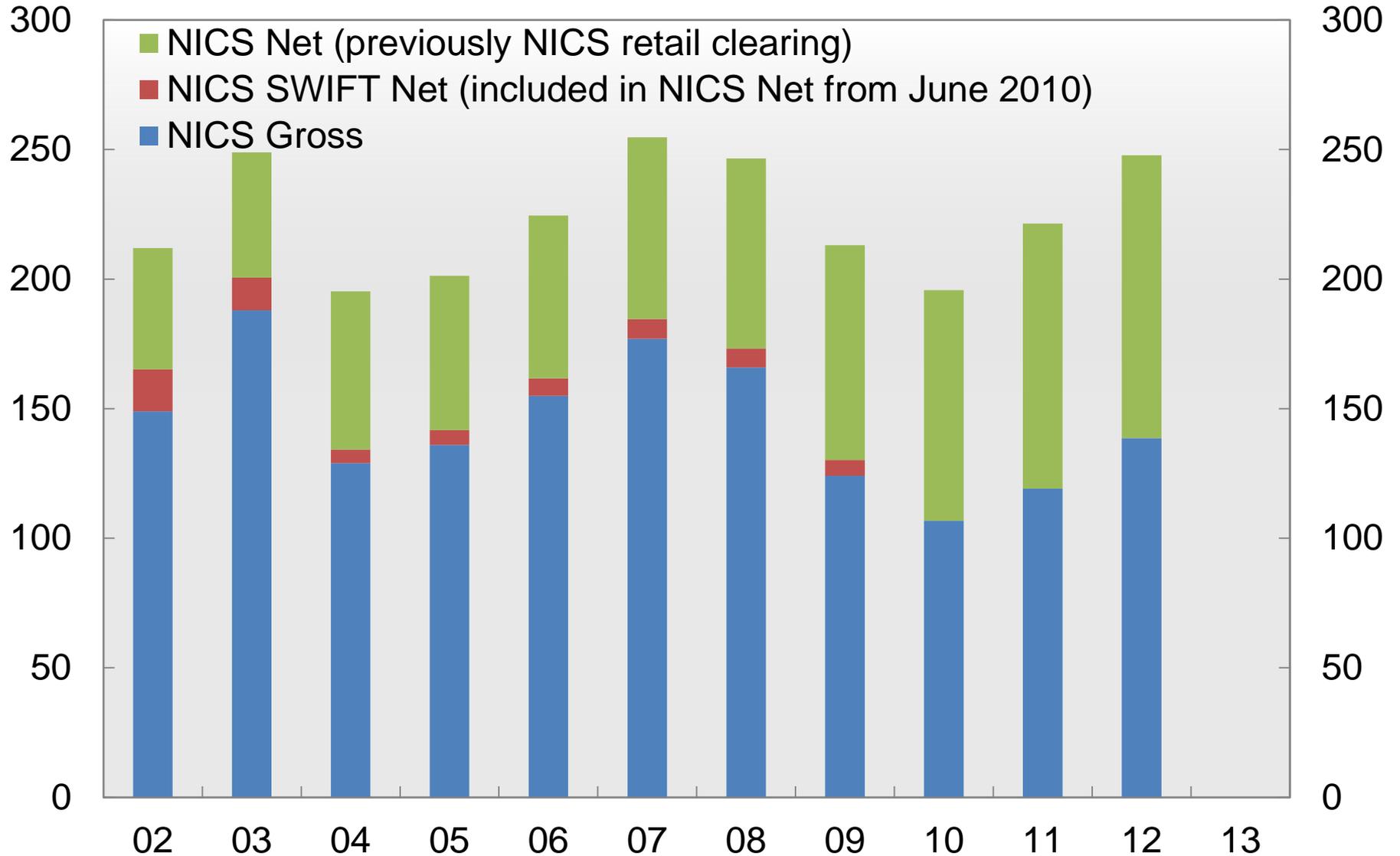
Q3 2012



Source: ECB

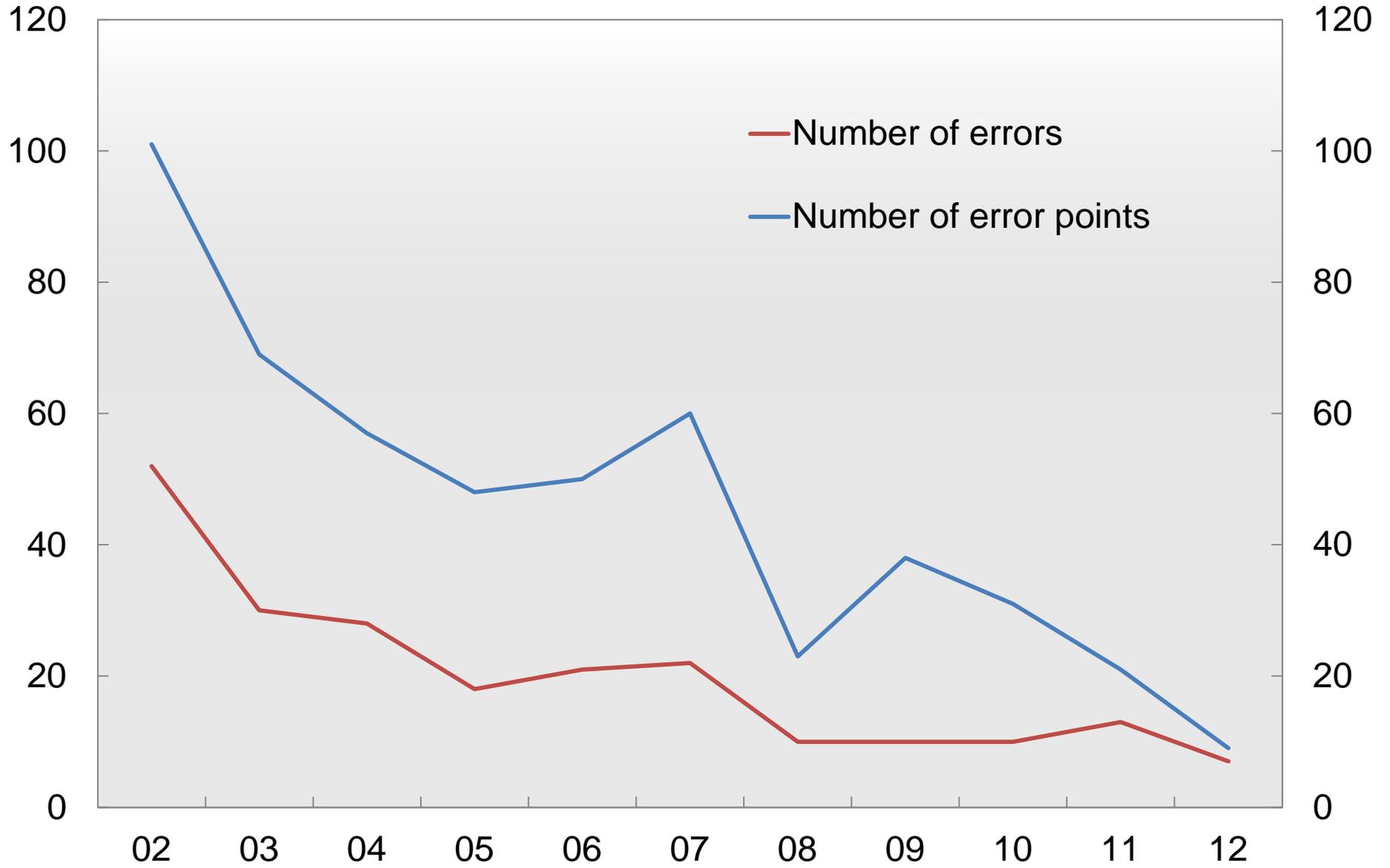
# Charts section 2

Chart 2.1 Daily average turnover in NICS. In billions of NOK. 2002 – 2012



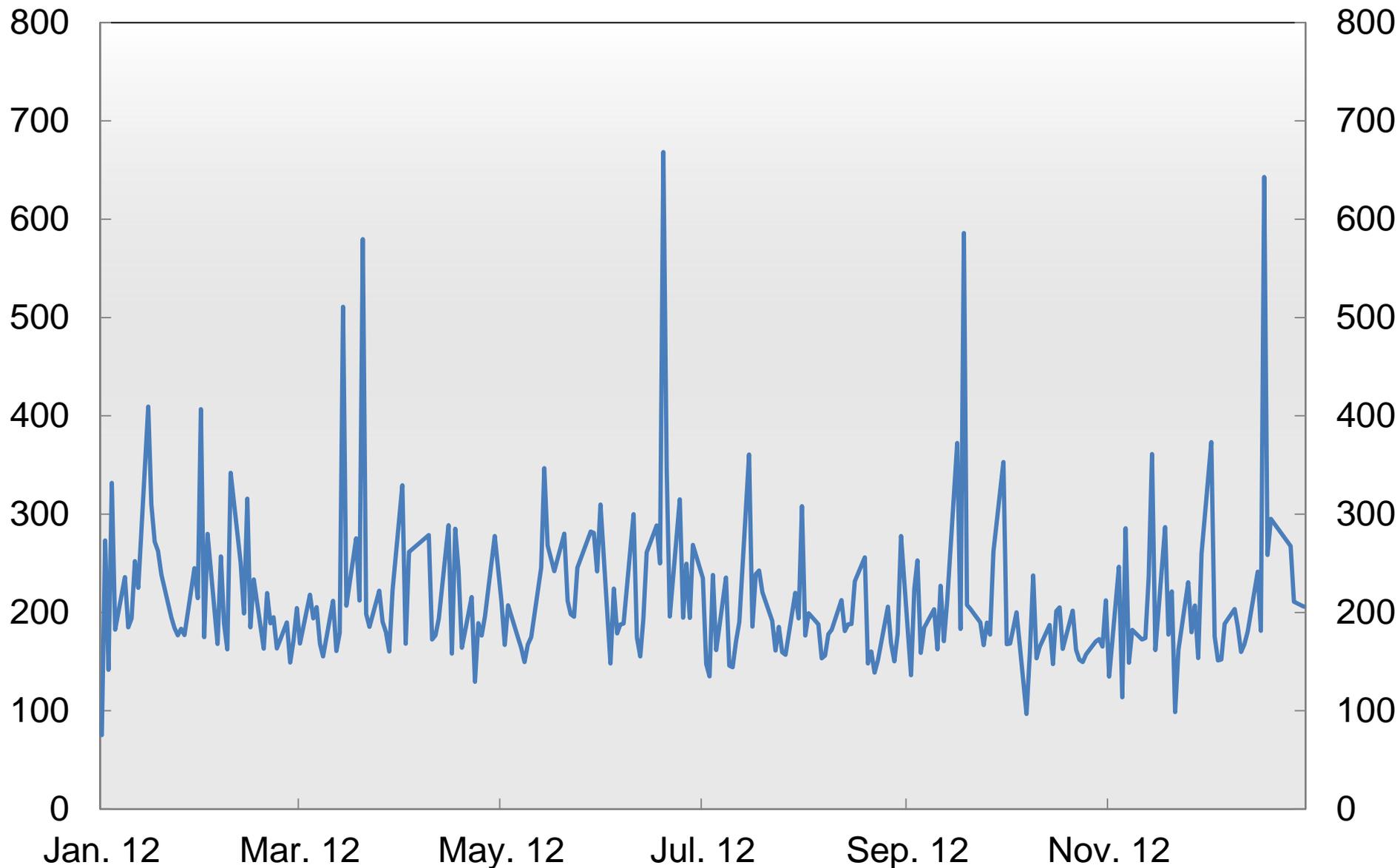
Source: NICS Operations Office

Chart 2.2 Disruptions in NICS operations. Number of errors and error points. 2002 – 2012



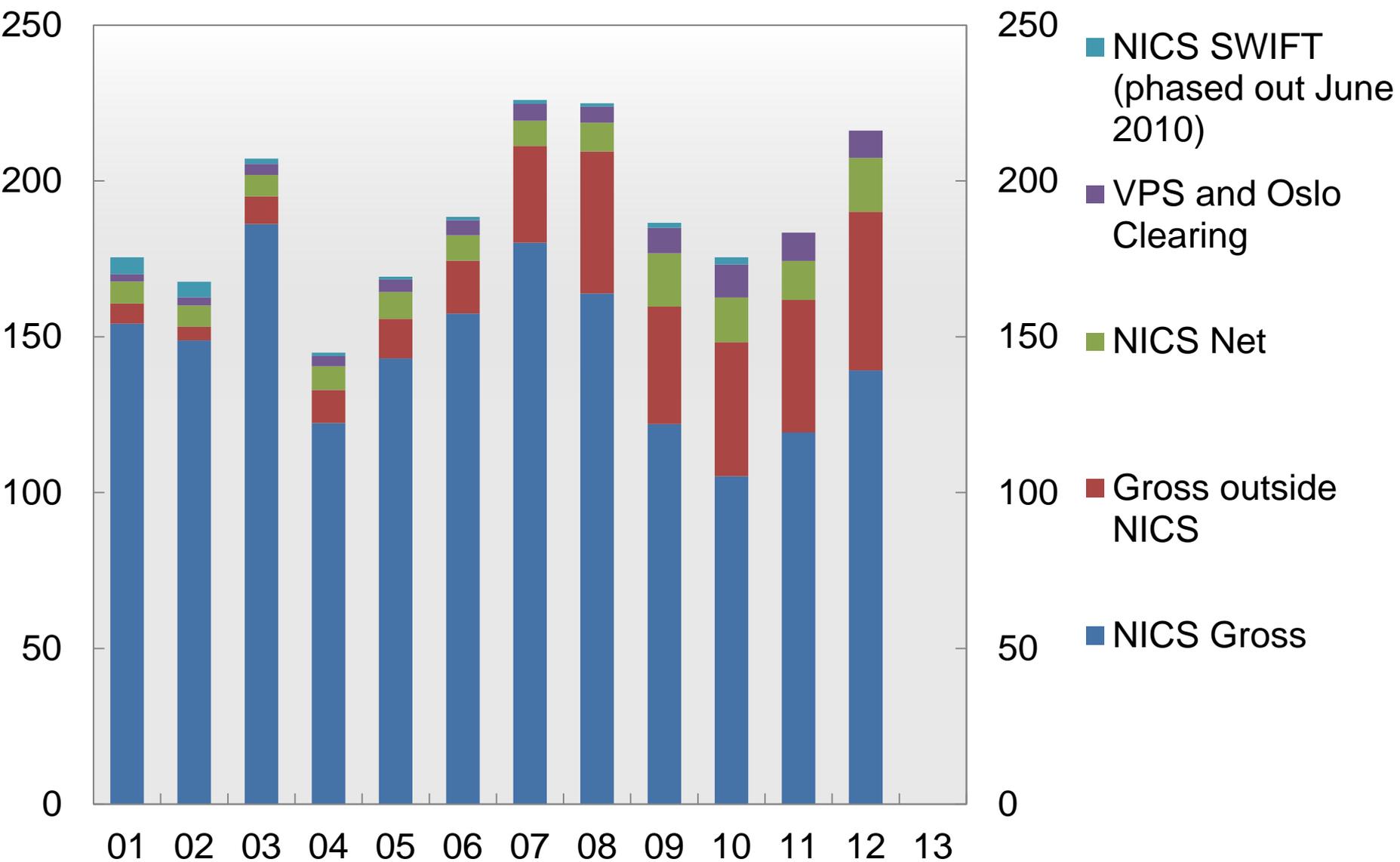
Source: NICS Operations Office

Chart 2.3 Daily turnover in NBO in 2012. In billions of NOK.



Source: Norges Bank

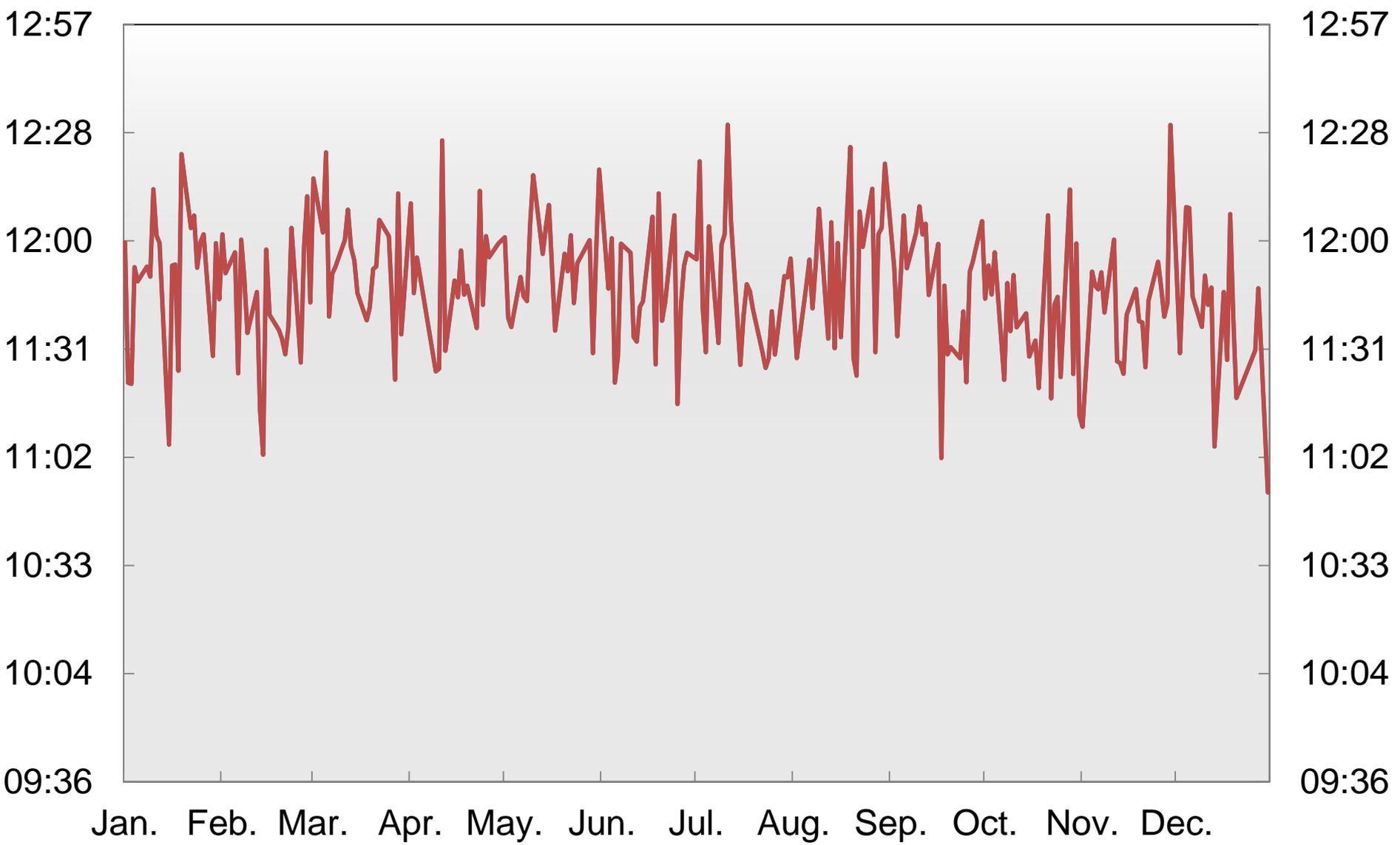
Chart 2.4 Average daily turnover in NBO by settlement. In billions of NOK. 2001 – 2012



Source: Norges Bank

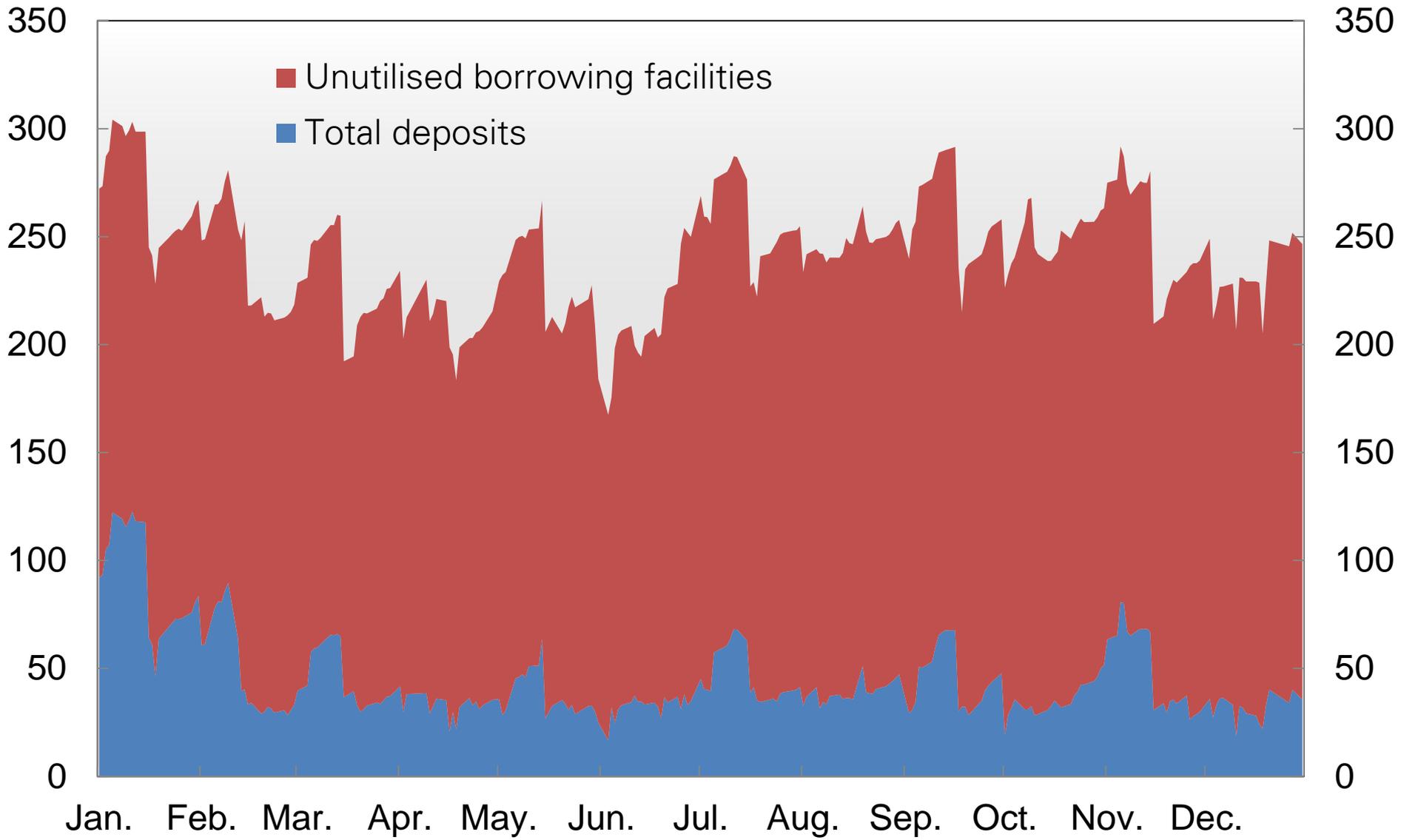
Chart 2.5 Average value-weighted point of time for gross payment by banks in NBO.

2012



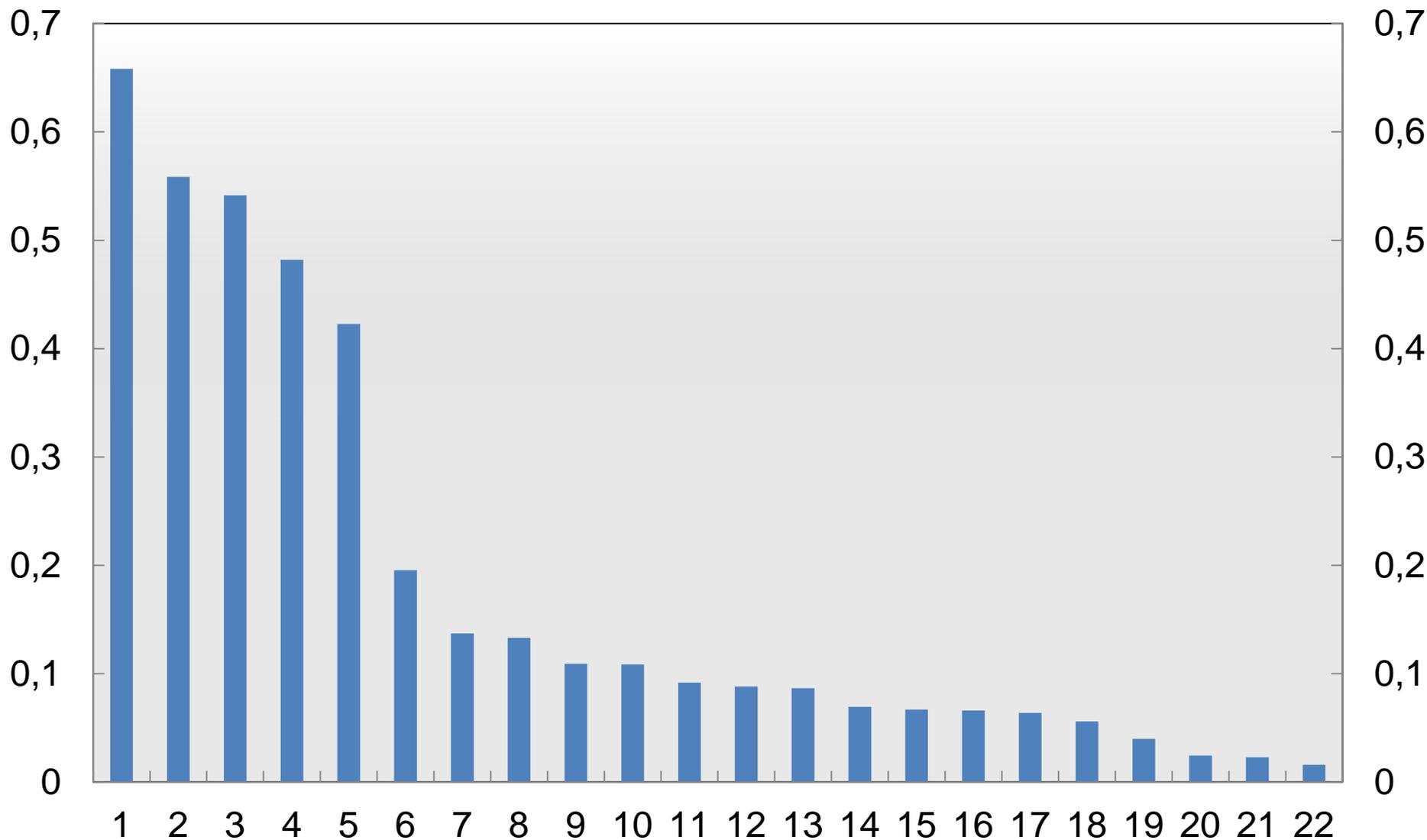
Source: Norges Bank

Chart 2.6 Bank's total deposits and unutilised borrowing facilities at Norges Bank (end of day). In billions of NOK. 2012



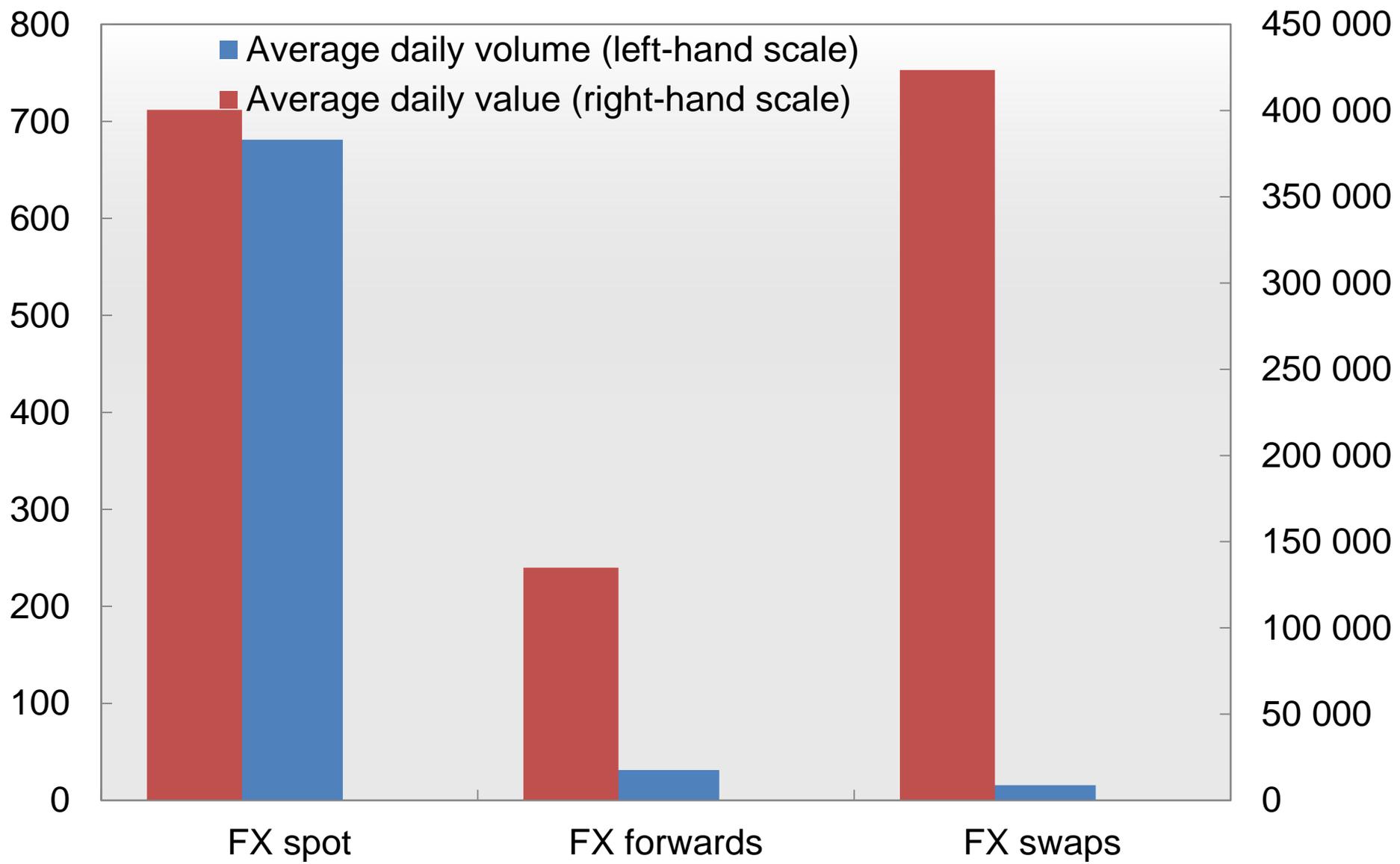
Source: Norges Bank

Chart 2.7 Liquidity fraction. Maximum liquidity needs during a single day for banks in NBO relative to the bank's available liquidity in NBO. Normal transaction order. Average for banks with direct settlement in NBO. 2012



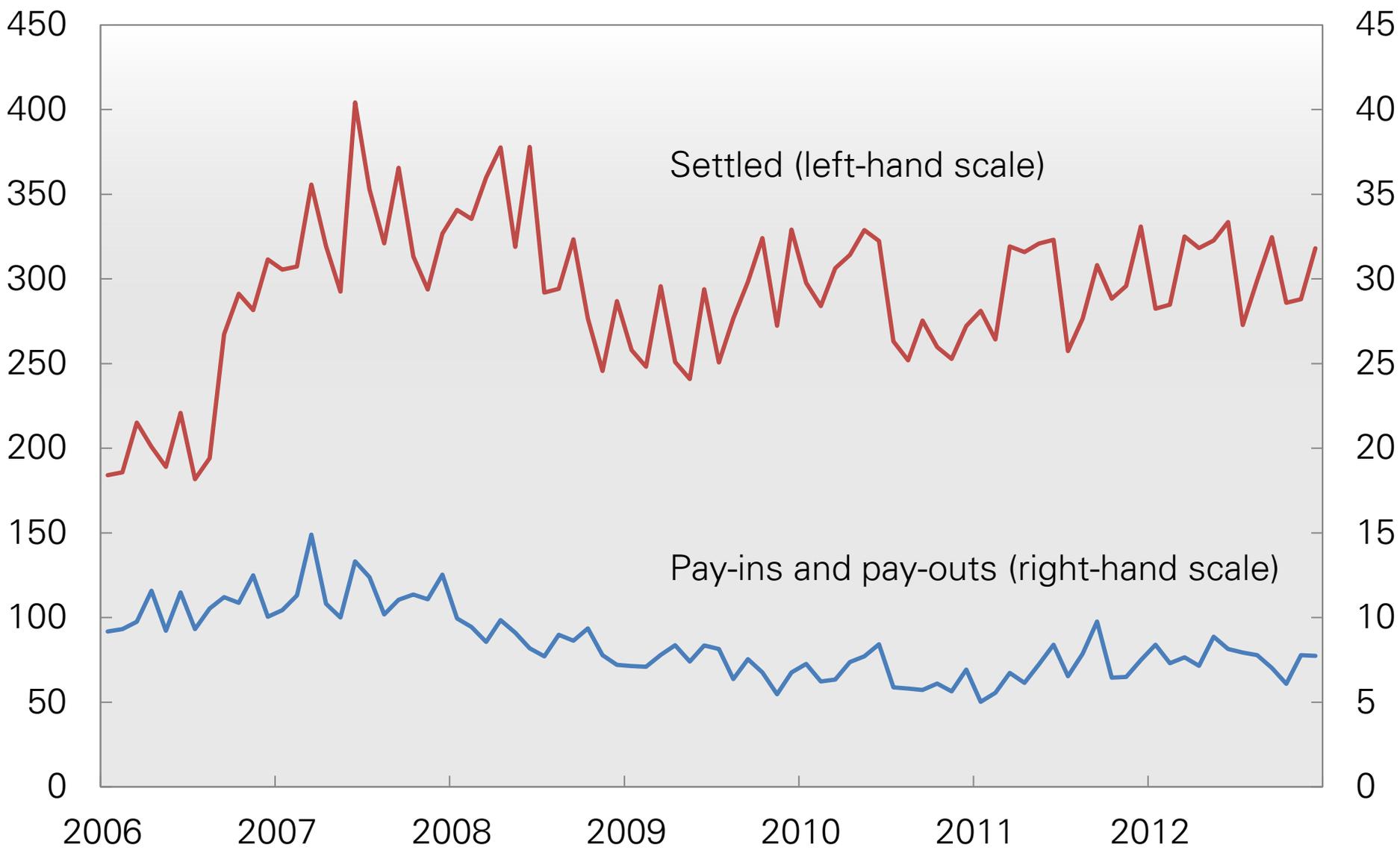
Source: Norges Bank

Chart 2.8 Average daily volume and daily value by instrument. In billions of USD.  
December 2012



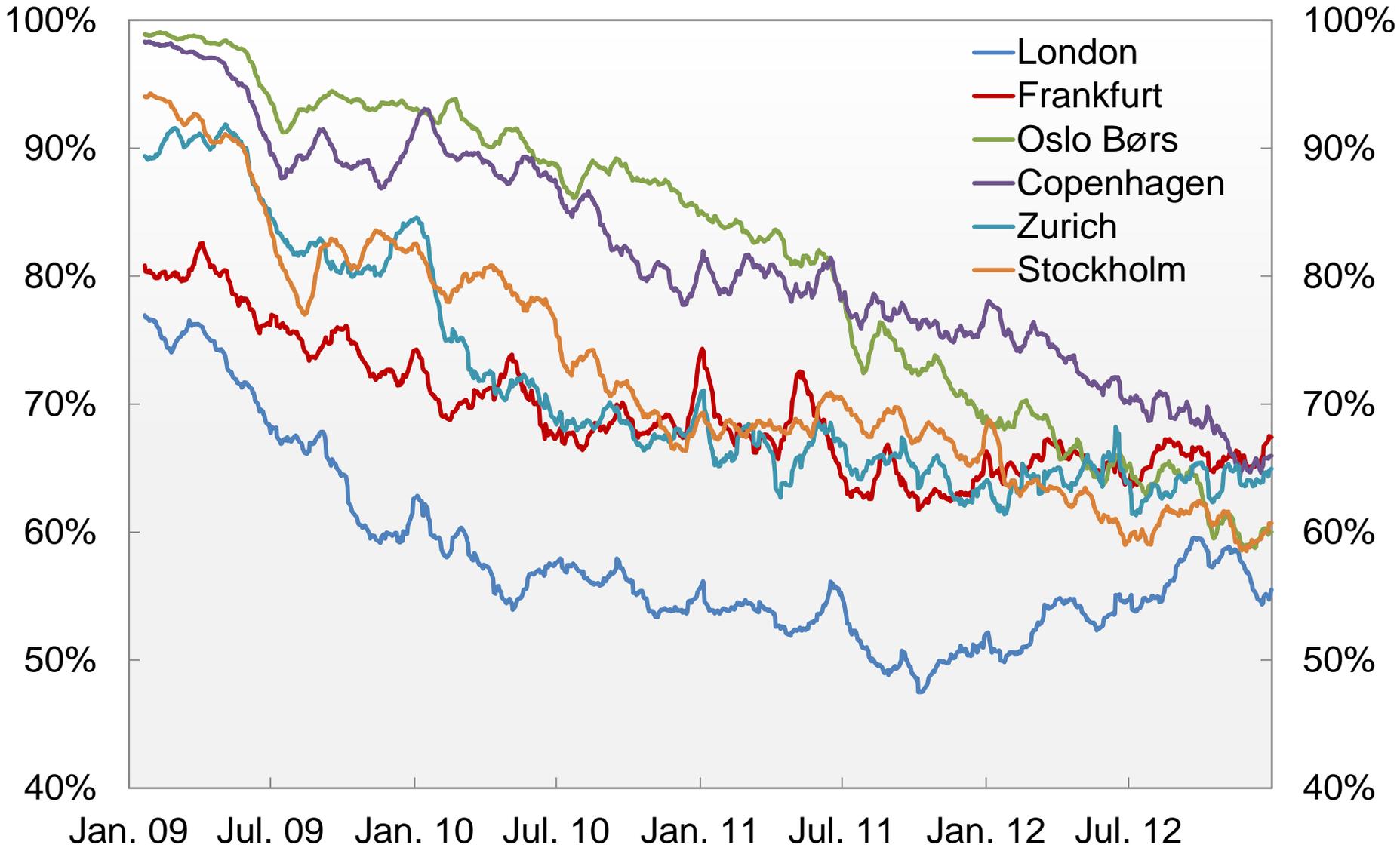
Source: CLS

Chart 2.9 Value of daily NOK settlements in CLS, and pay-ins and pay-outs in NOK. Monthly average. In billions of NOK. 2006–2012



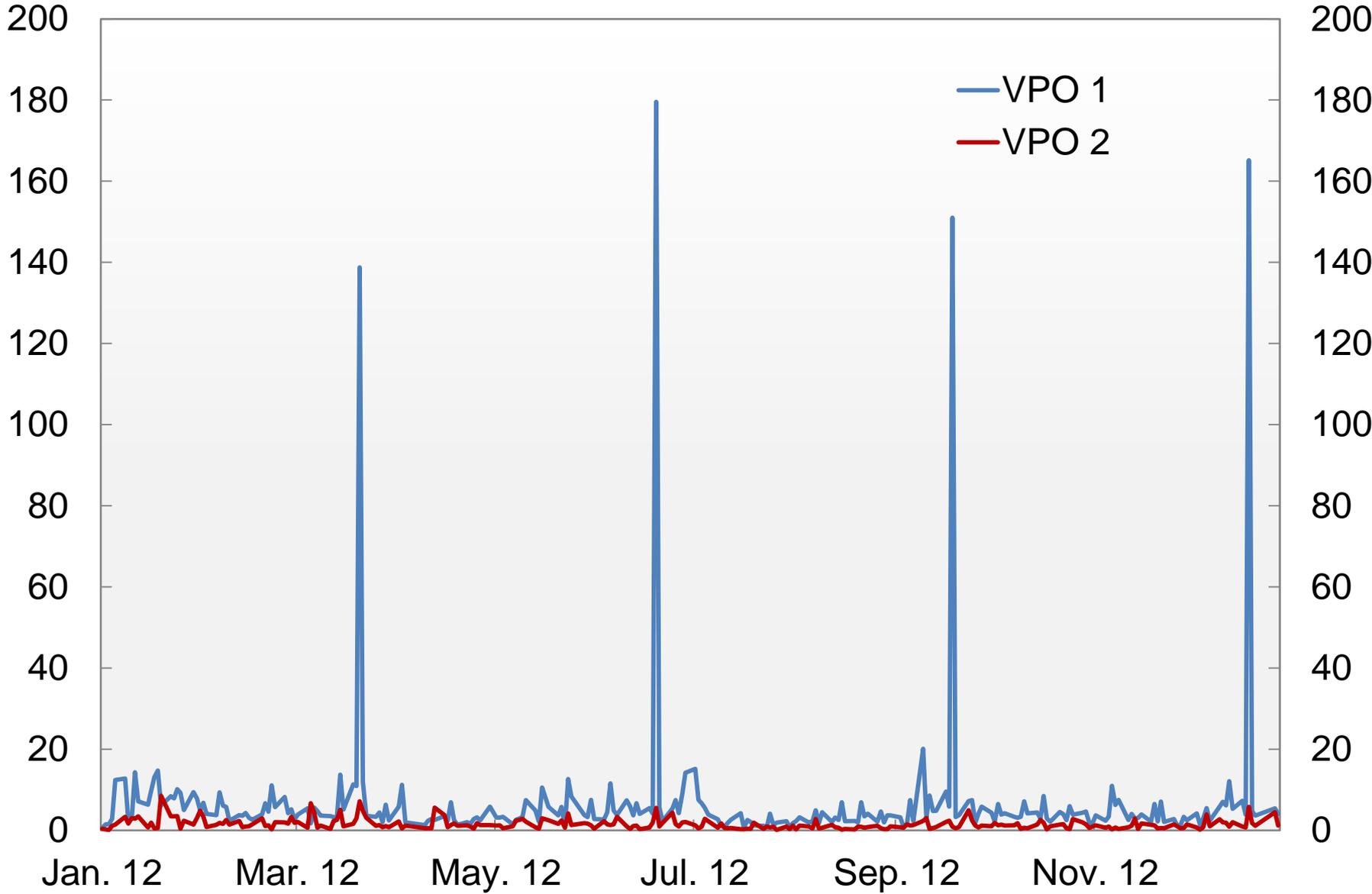
Sources: CLS and Norges Bank

Chart 2.10 Market share for selected stock exchanges. 15-day moving average. 1 Jan. 2009 – 31 Dec. 2012



Source: BATS Chi-X Europe

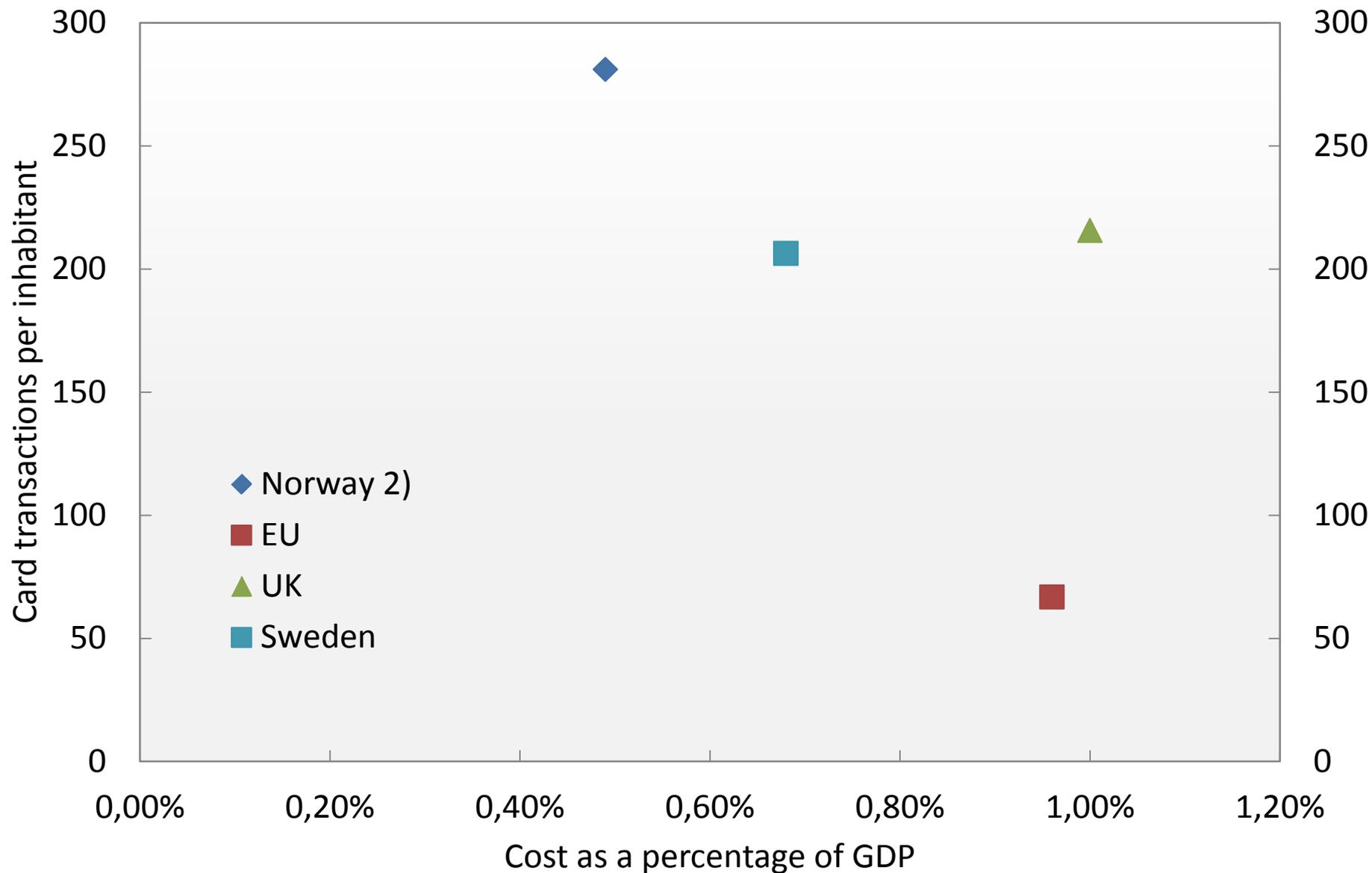
Chart 2.11 Daily turnover in the securities settlement system. In billions of NOK. 2012



Source: VPS

Boxes

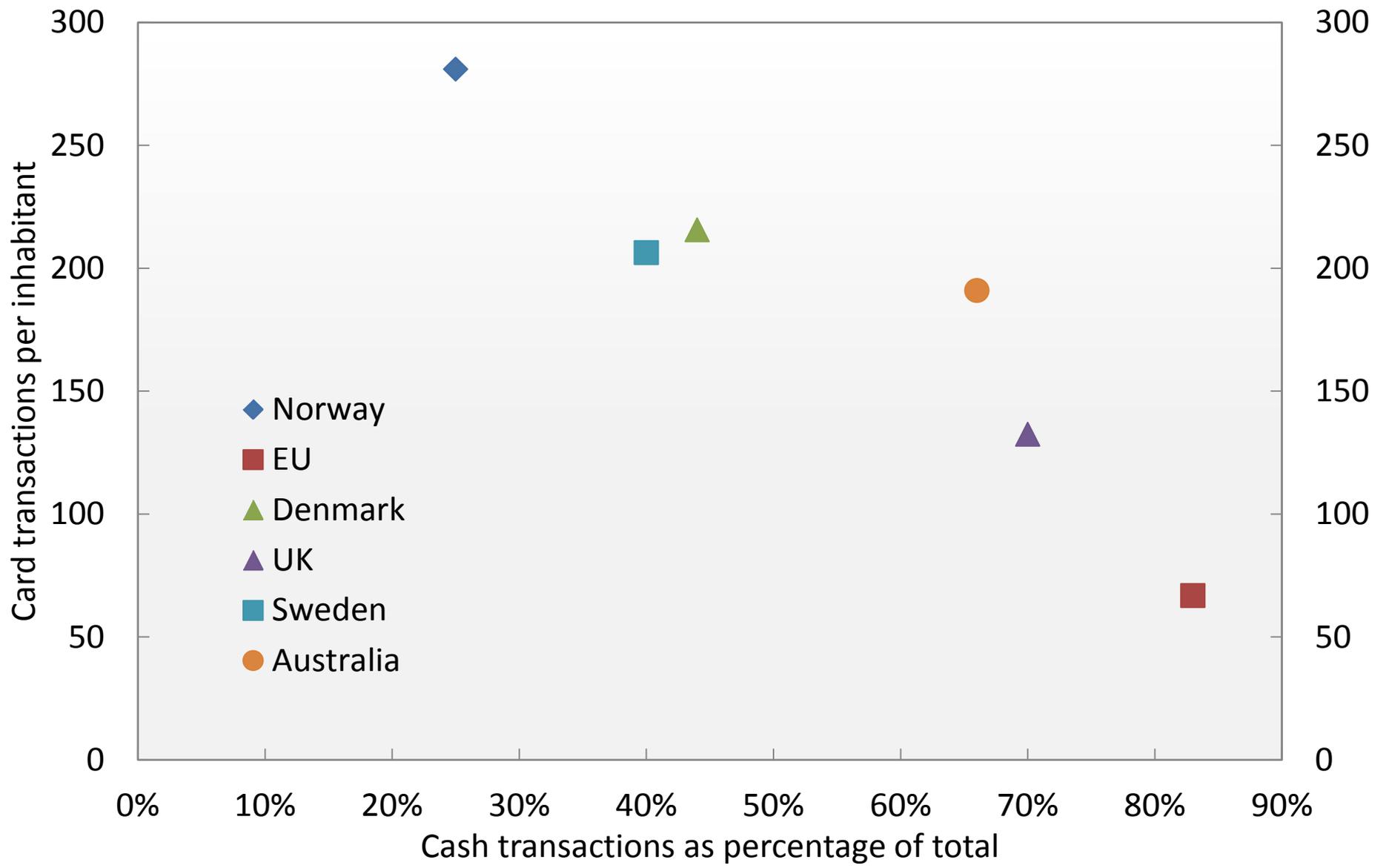
Chart 1 Cost as a percentage of GDP<sup>1)</sup> and number of card transactions per inhabitant. 2011



1) Cost of payment services as a percentage of GDP.

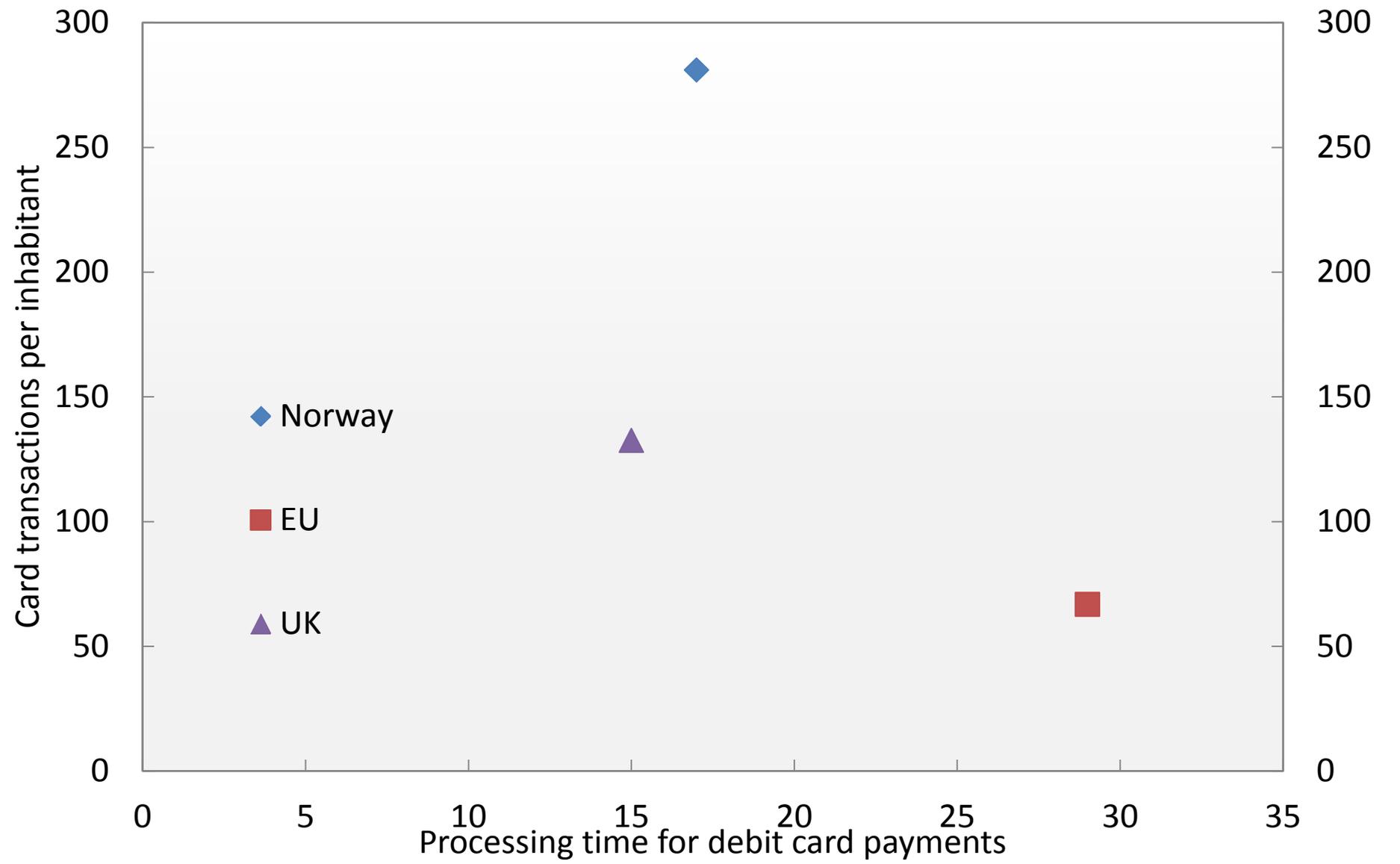
2) Cost data from 2007.

Chart 2 Cash transactions<sup>1)</sup> as percentage of total and number of card transactions per inhabitant. 2011



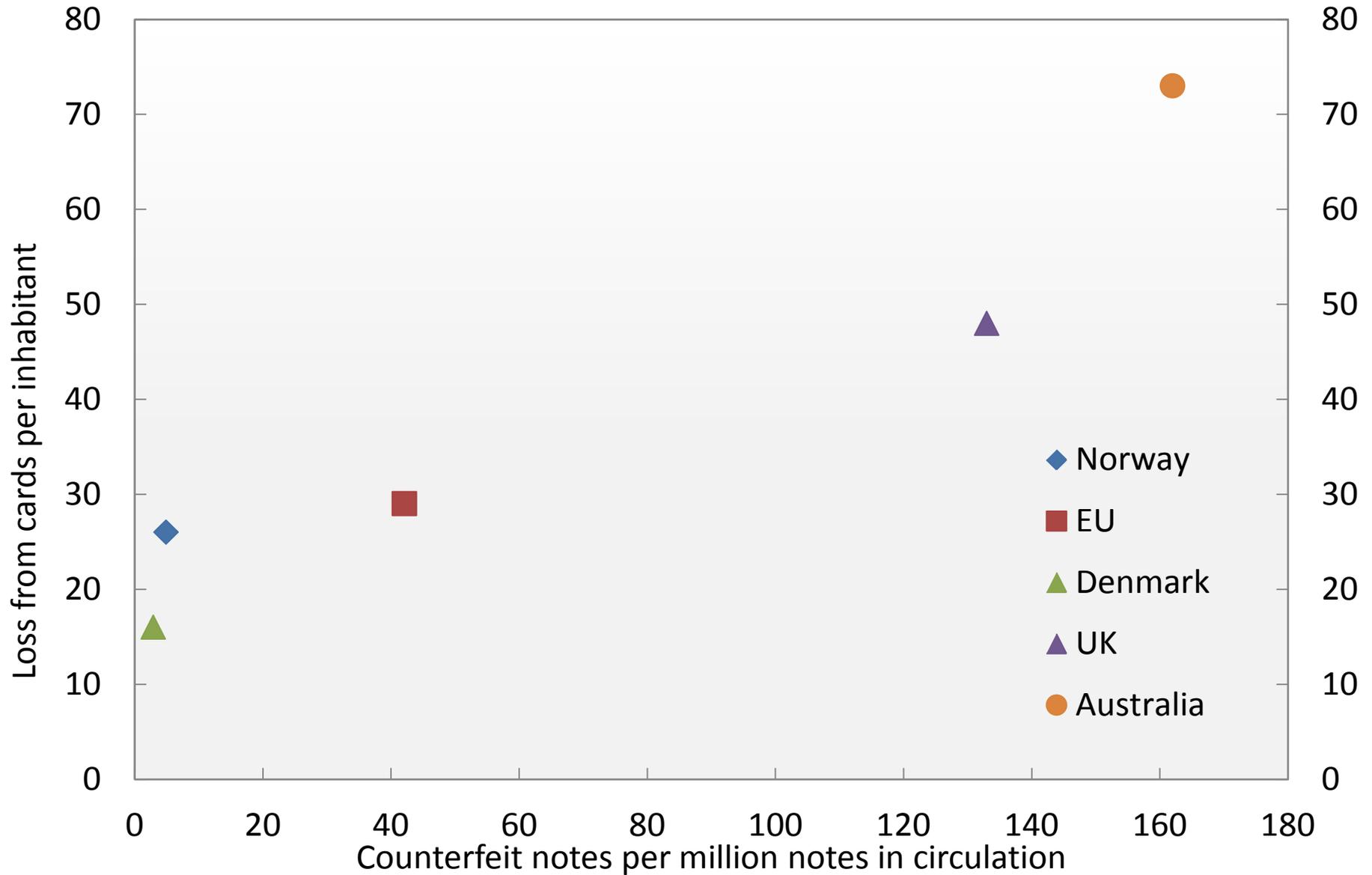
1) Percentage of transactions that are conducted at point-of-sale in cash.

Chart 3 Processing time<sup>1)</sup> for debit card payments and number of card transactions per inhabitant. 2011



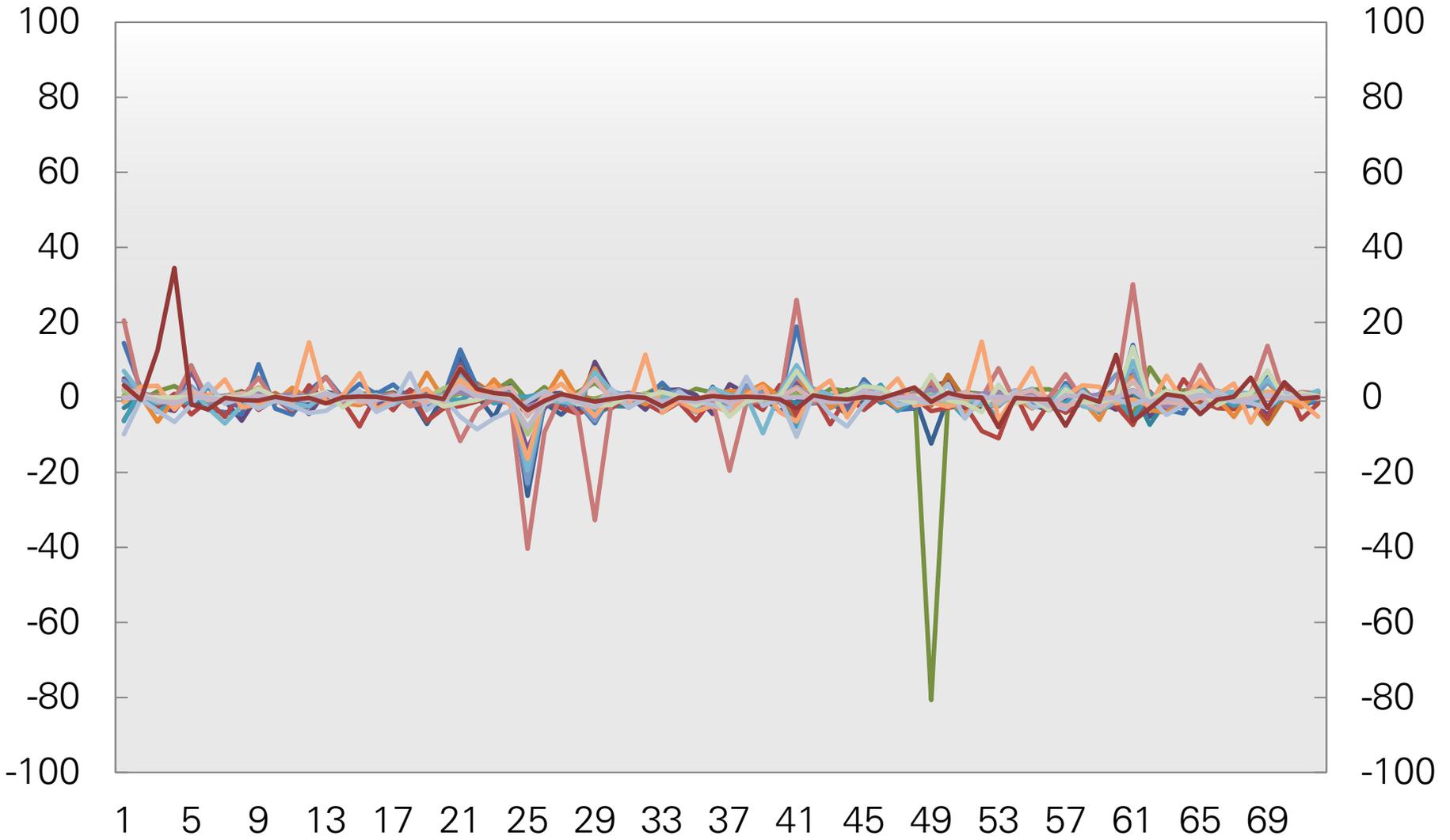
1) From the moment payment is initiated until it is authorised (in seconds).

Chart 4 Counterfeit notes per million notes in circulation and losses from cards per inhabitant<sup>1)</sup>. 2011



1) Measured in NOK.

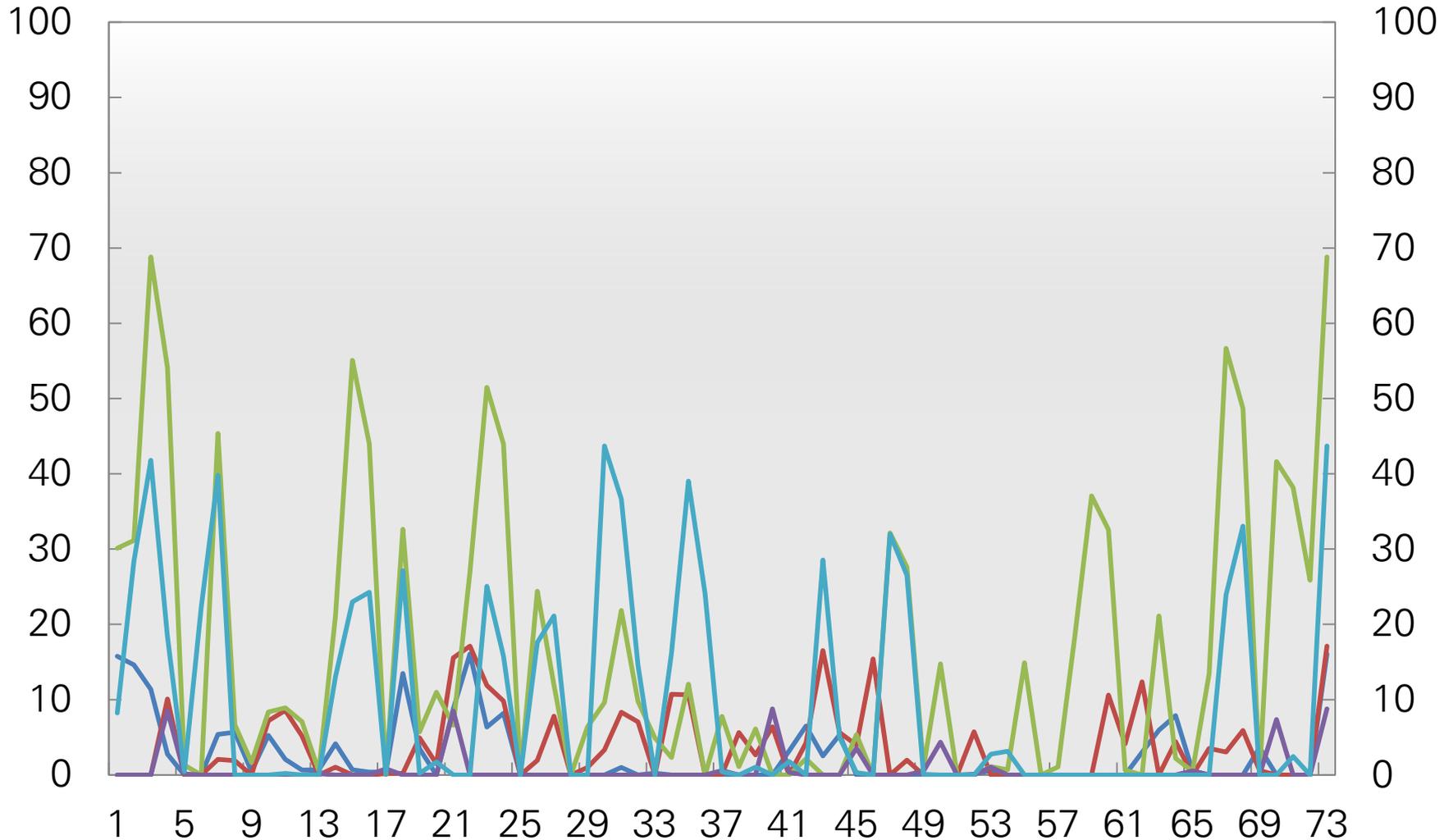
Chart 1 Multilateral positions<sup>1)</sup> in the NICS clearing for the 22 first tier banks. In percentage of the bank's available liquidity in NBO. All clearings in December 2012



1) A position above zero indicates that the bank has a pay-in obligation, while a position below zero indicates that the bank expects a pay-out.

Sources: NICS Operations Office and Norges Bank

Chart 2 Liquidity needs at five large banks at the time of a revised NICS clearing if one bank is unable to participate in the clearing. In percentage of the bank's available liquidity. All clearings in December 2012



Sources: NICS Operations Office and Norges Bank