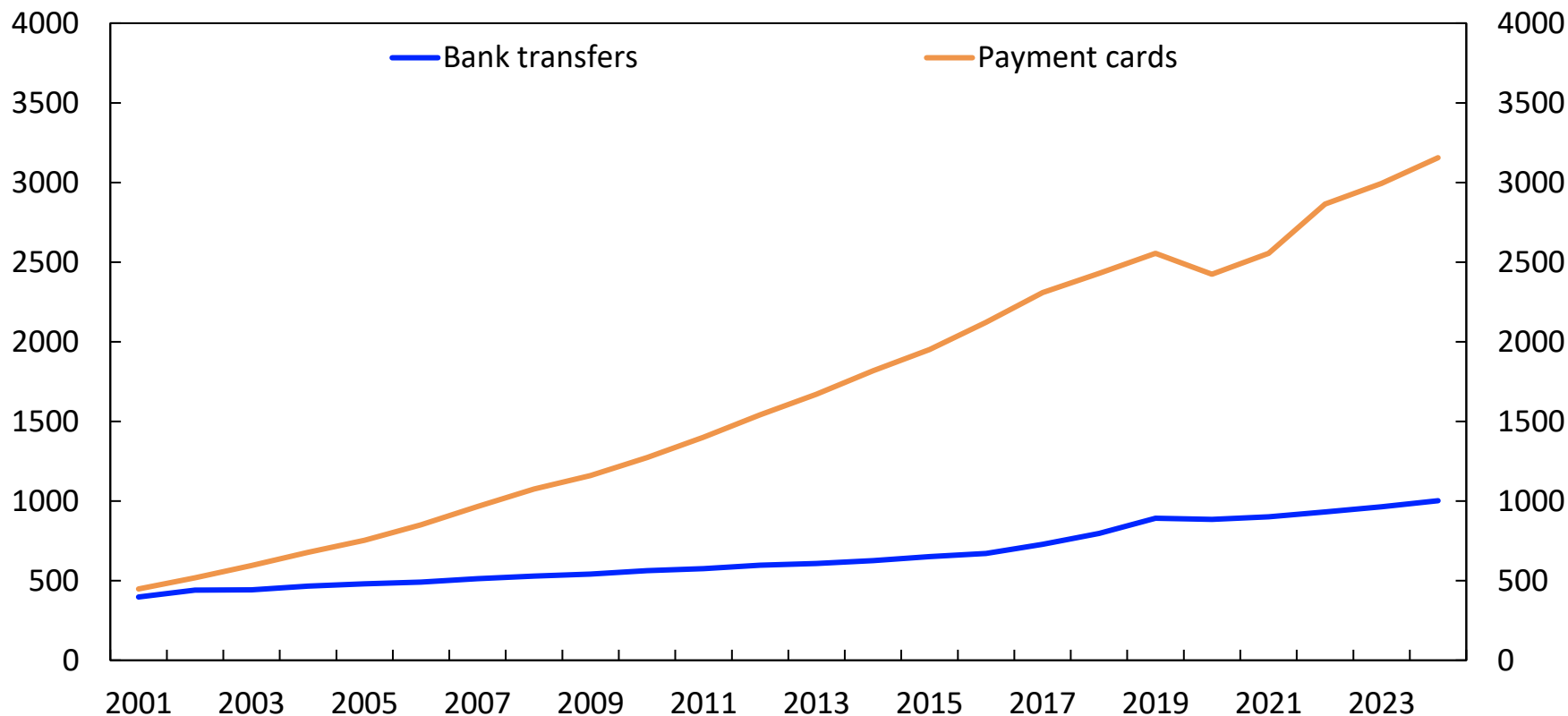




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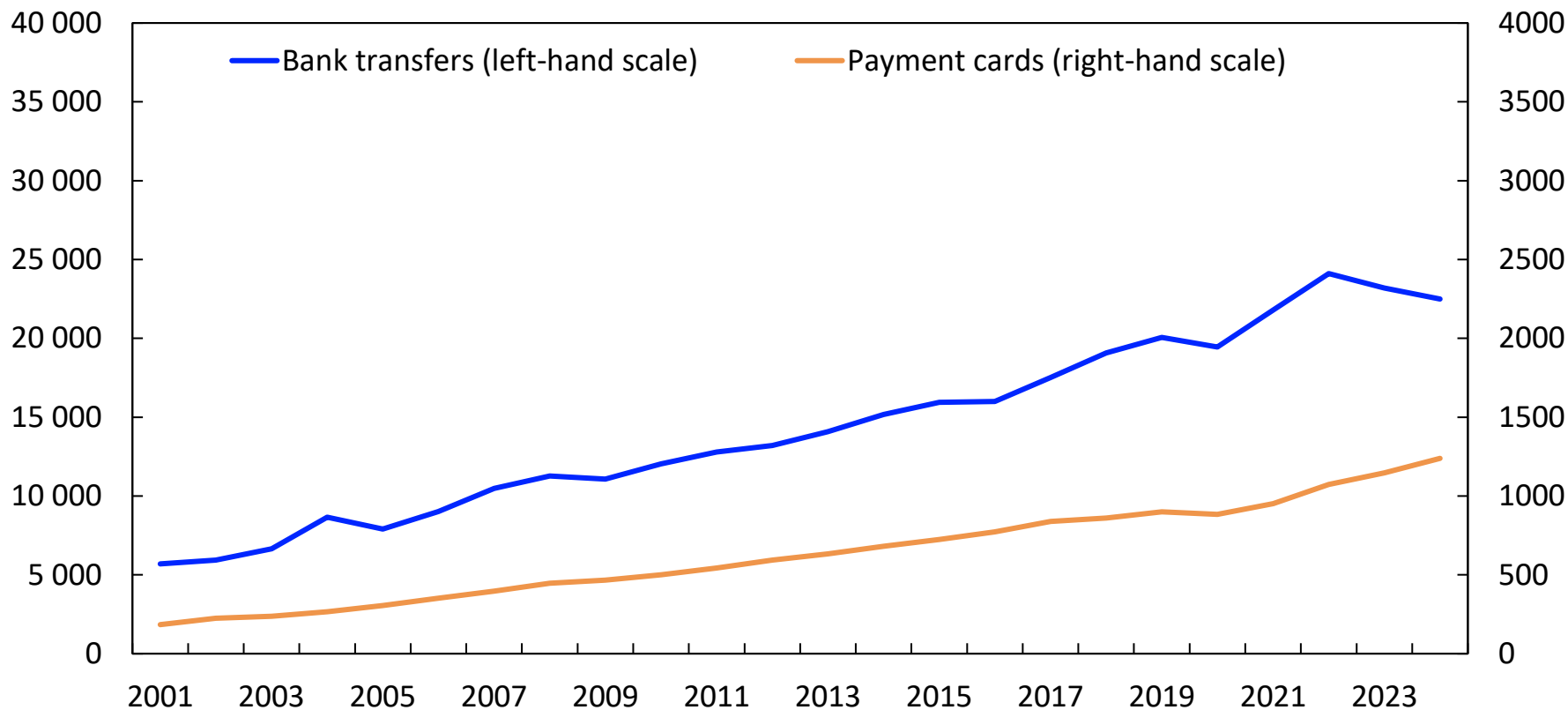
Chart 1 Use of payment instruments. In millions of payments. 2001–2024



Source: Norges Bank



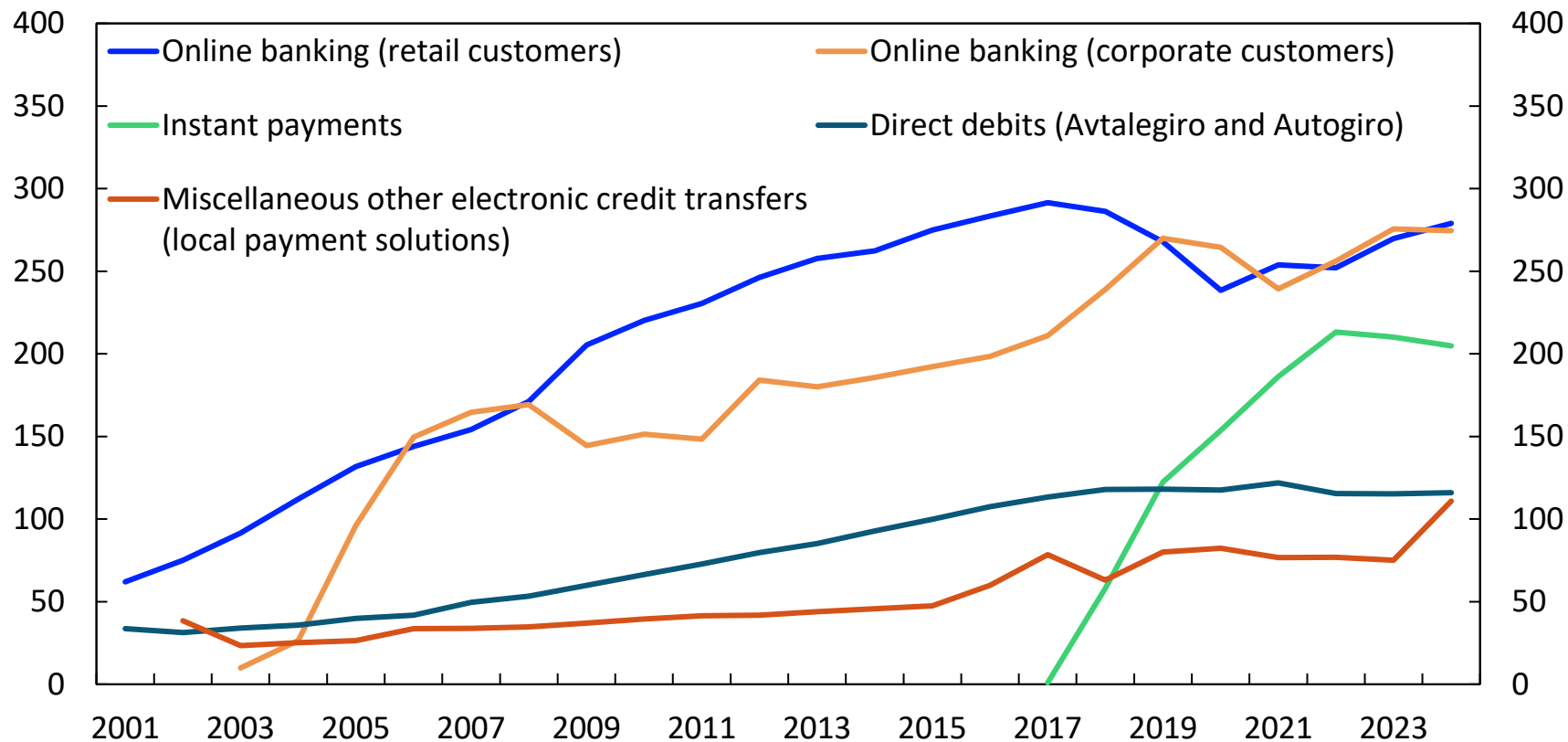
Chart 2 Use of payment instruments. In billions of NOK. 2001–2024



Source: Norges Bank



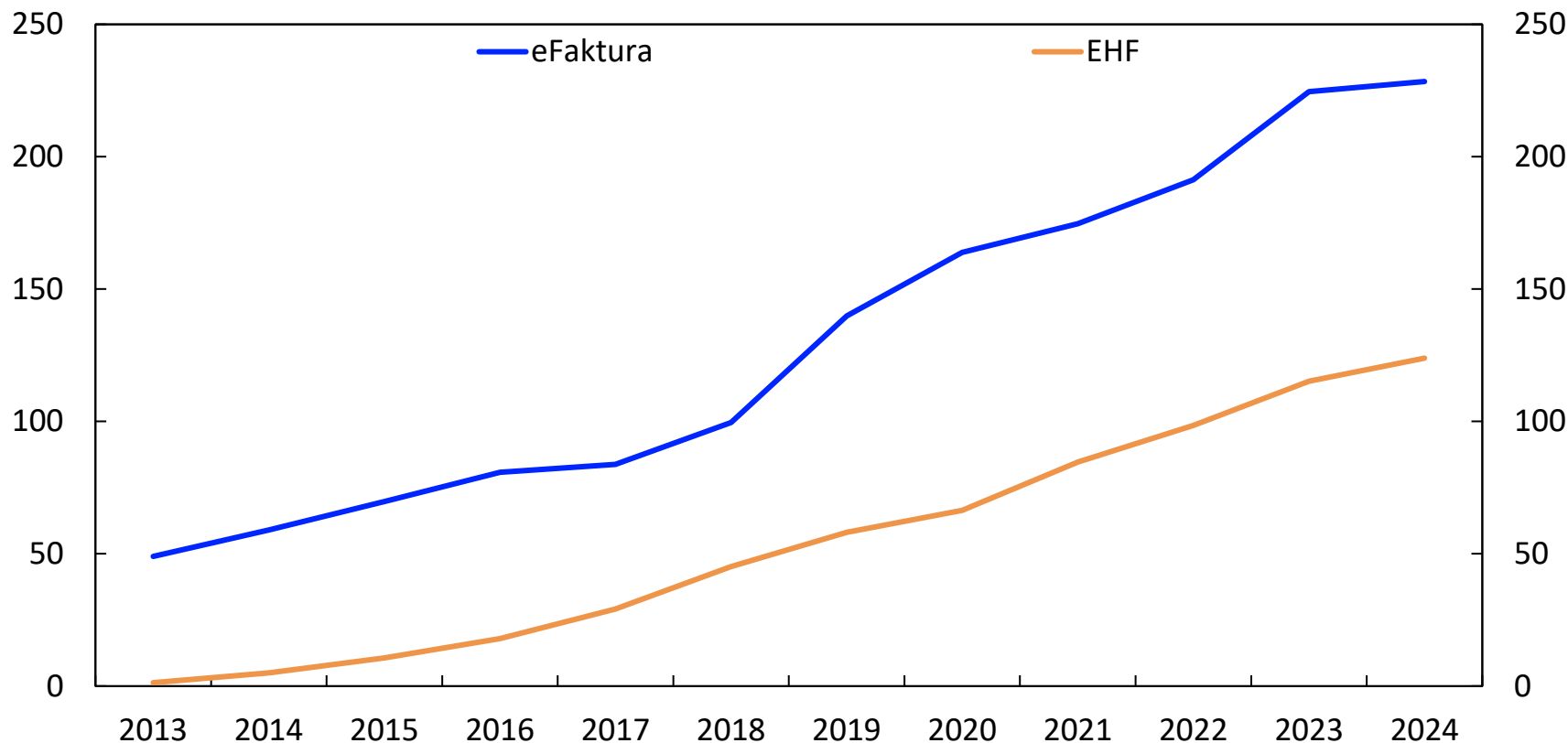
Chart 3 Different types of bank transfers. In millions of payments. 2001–2024



Source: Norges Bank



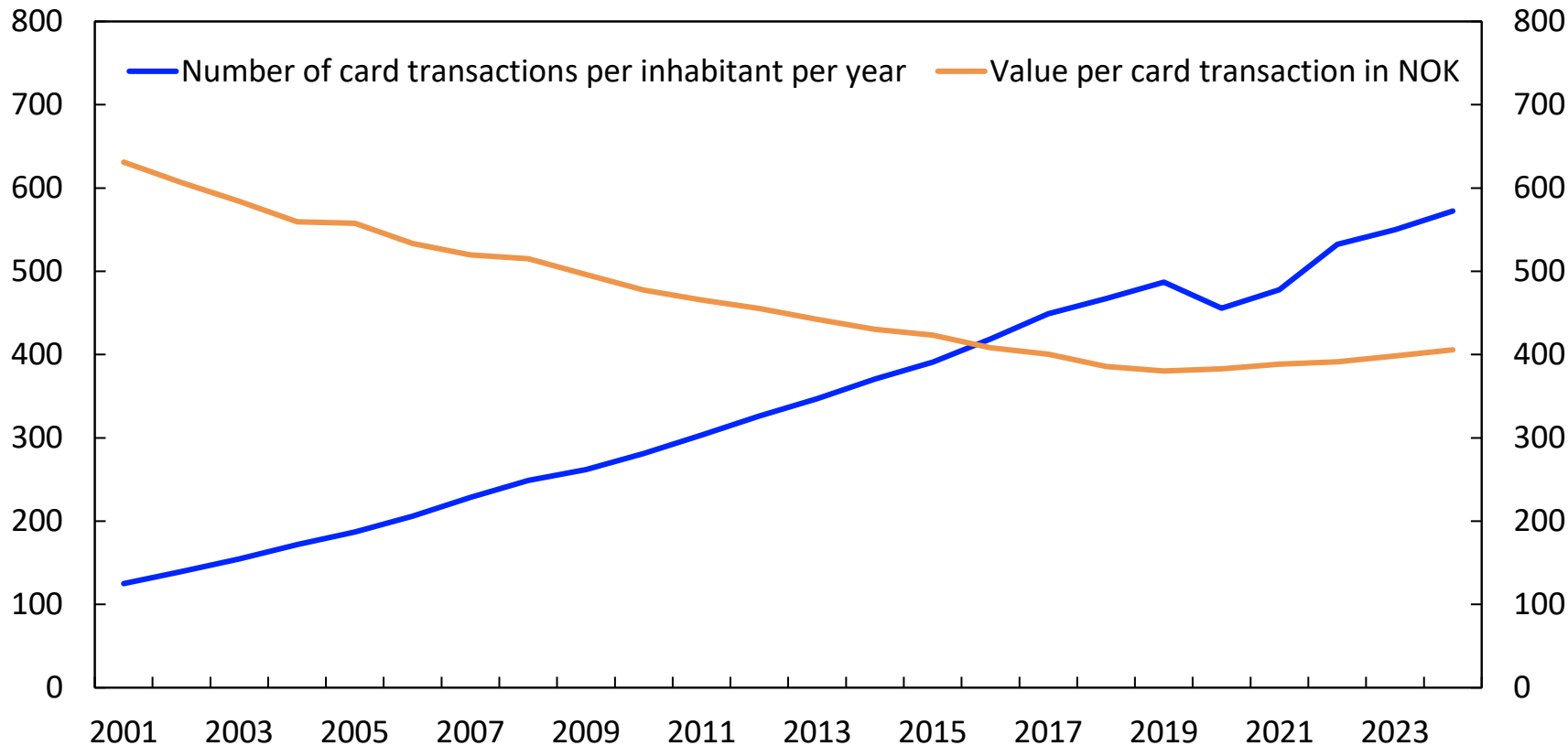
Chart 4 Sending e-invoices. In millions. 2013–2024



Source: Norges Bank



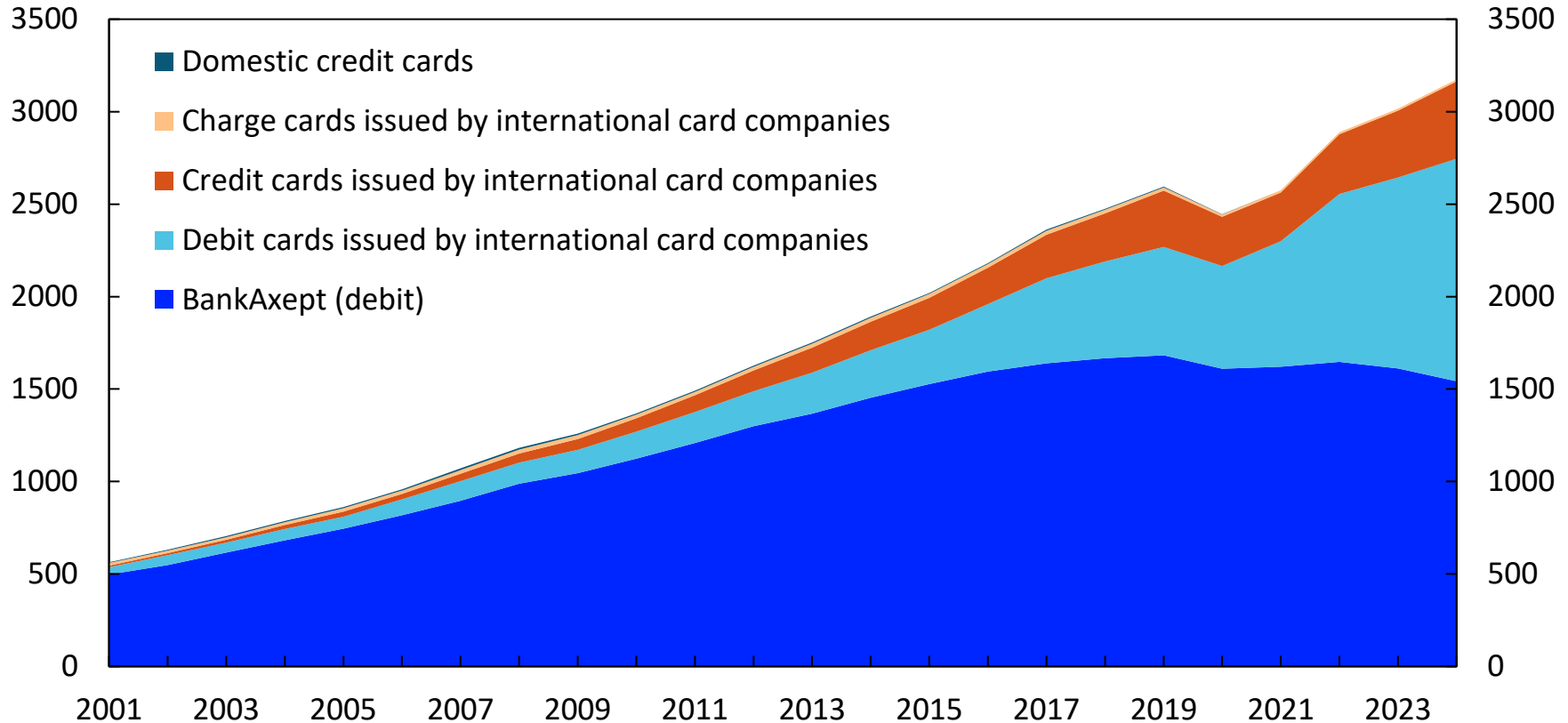
Chart 5 Card transactions per inhabitant per year and value per card transaction in NOK. 2001–2024



Source: Norges Bank



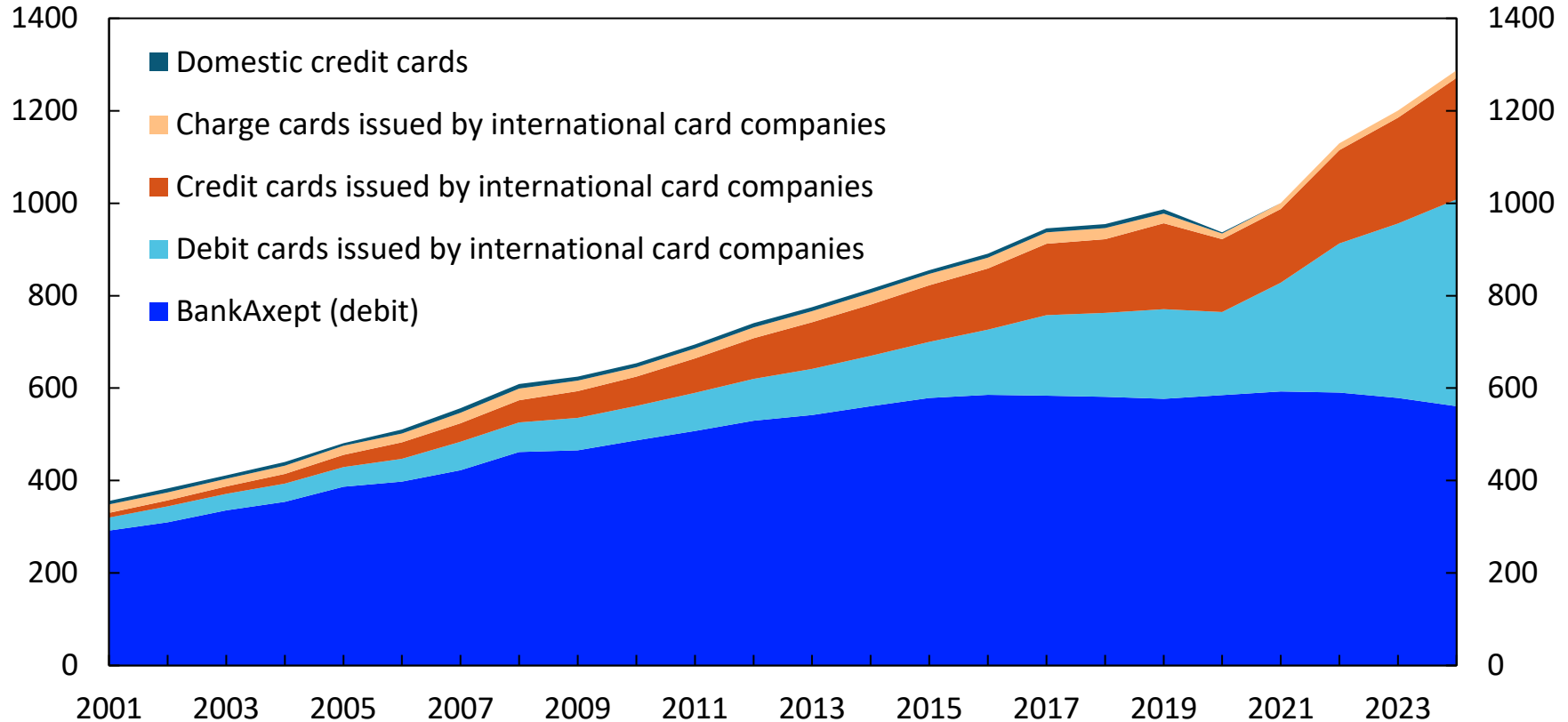
Chart 6 Use of Norwegian payment cards by issuer and function. In millions of transactions. 2001–2024



Source: Norges Bank



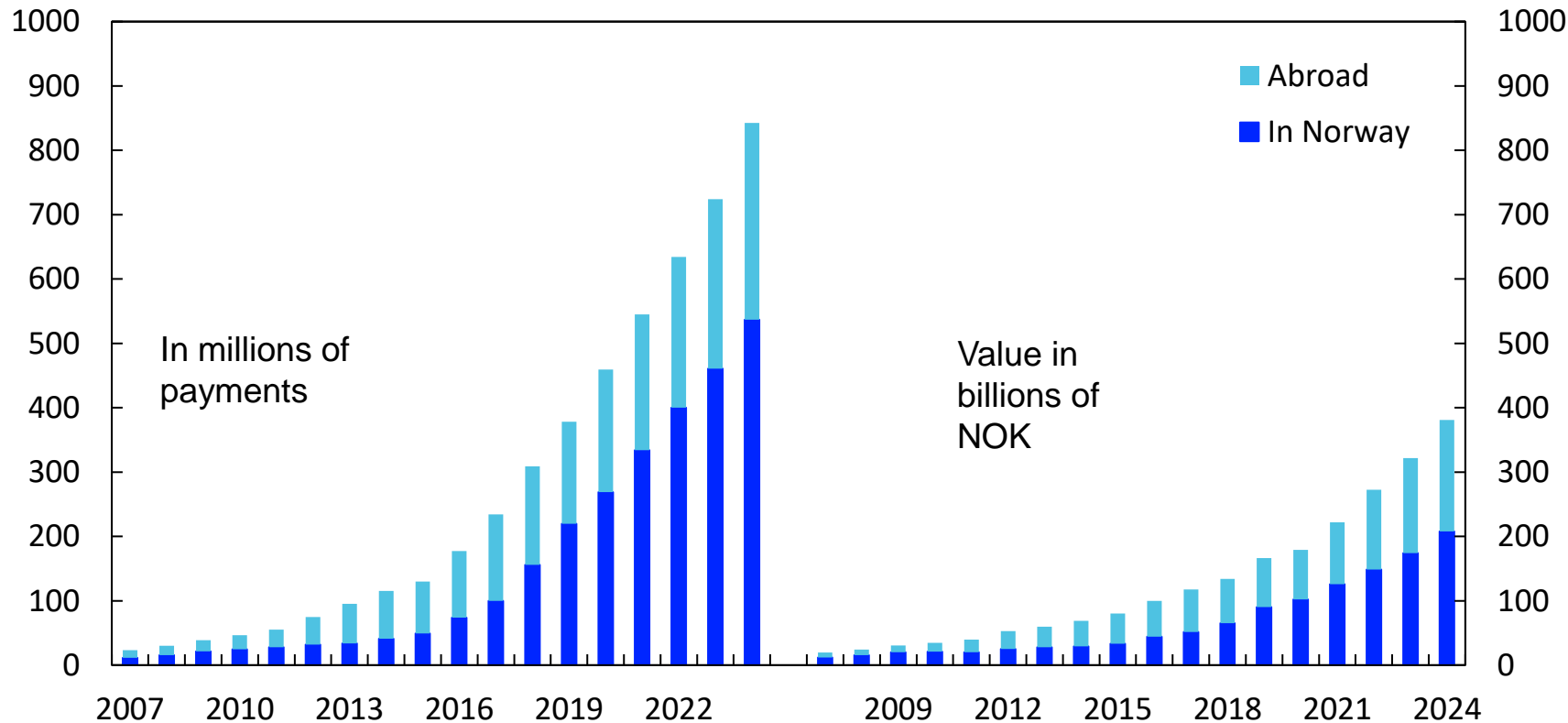
Chart 7 Use of Norwegian payment cards by issuer and function. In billions of NOK. 2001–2024



Source: Norges Bank



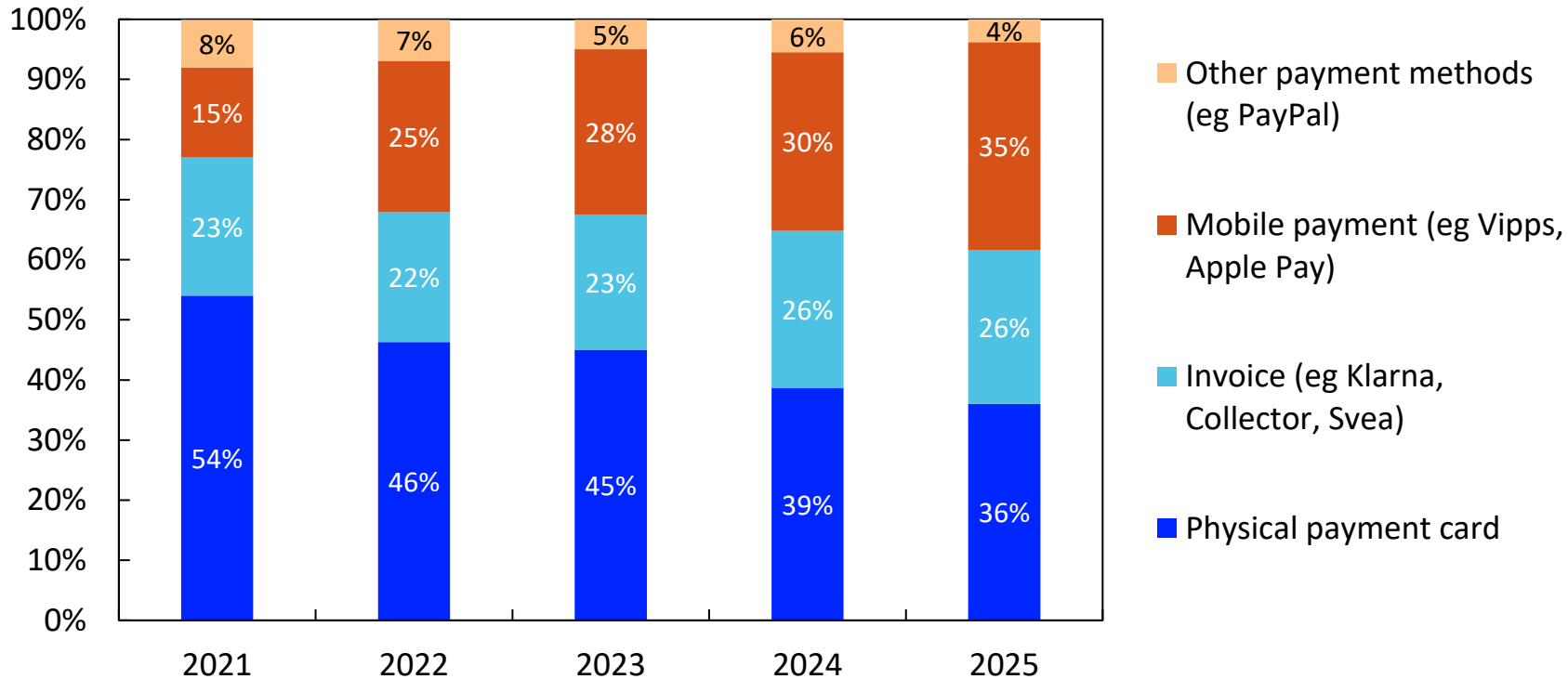
Chart 8 Online payments with Norwegian payment cards. 2007–2024



Source: Norges Bank



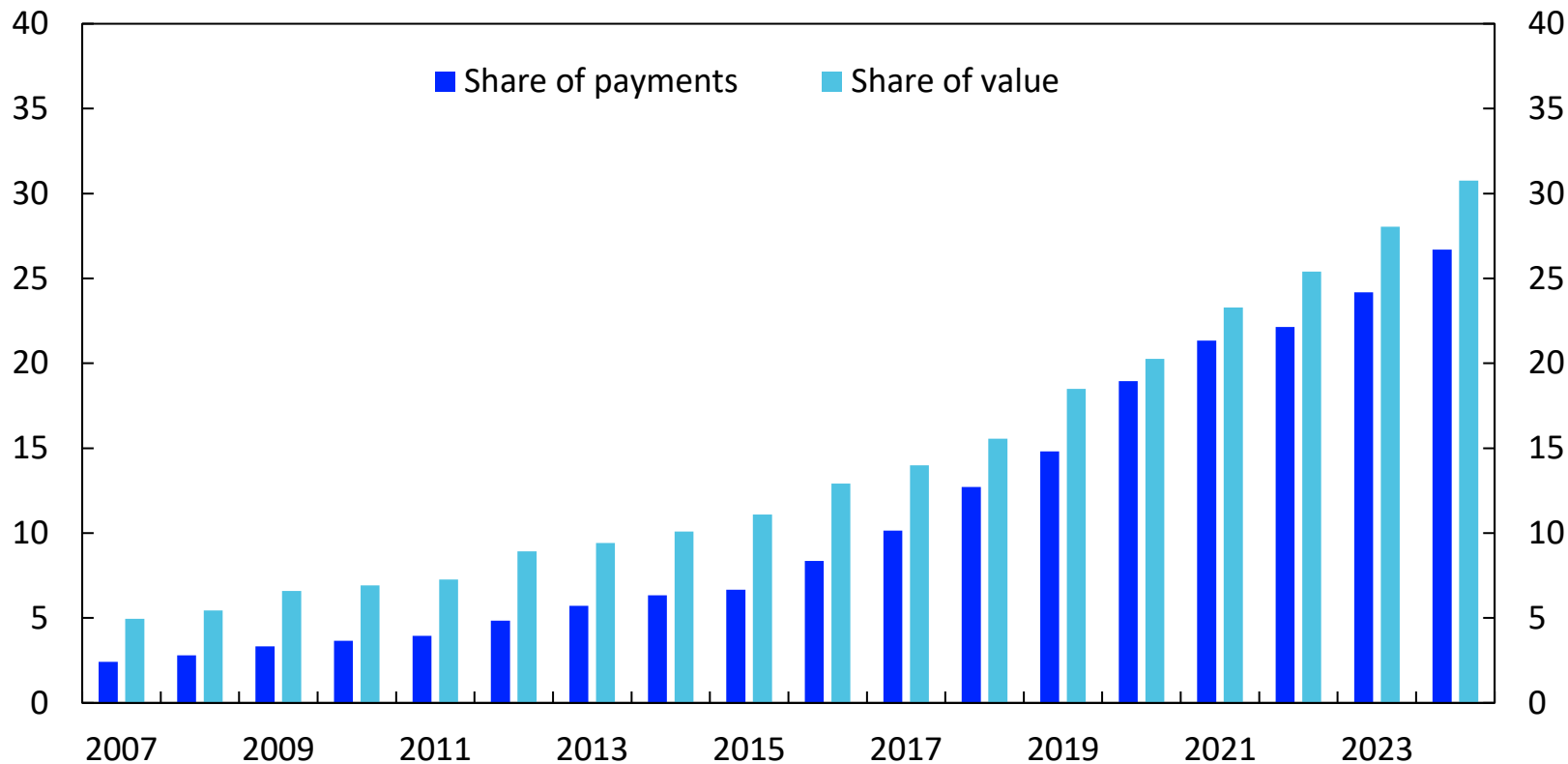
Chart 9 Payment methods for online purchases. Results from surveys. 2021–2025



Source: Norges Bank



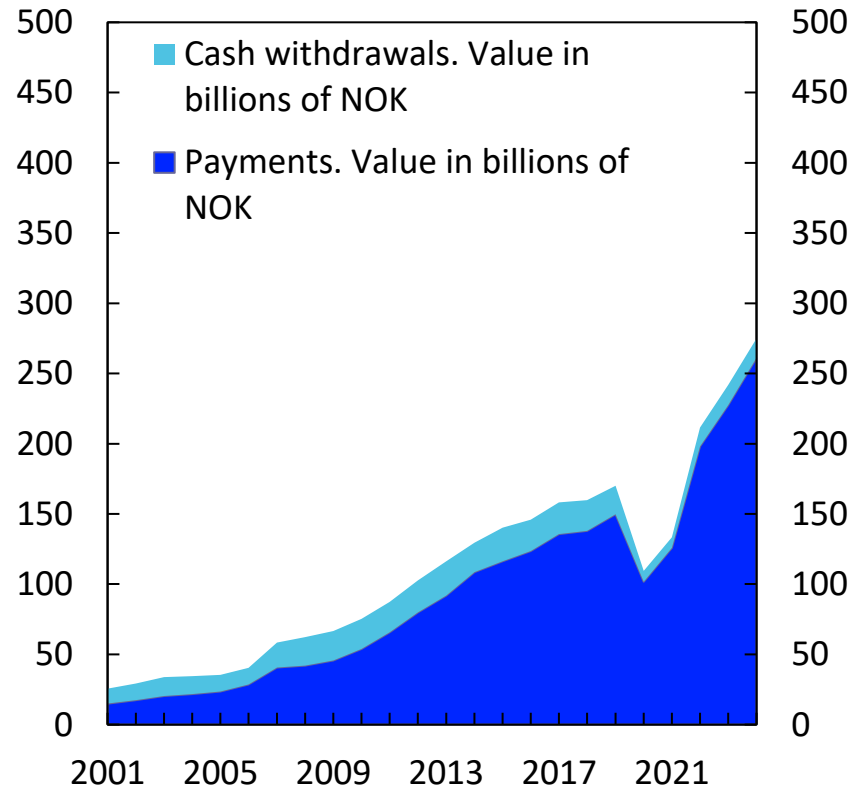
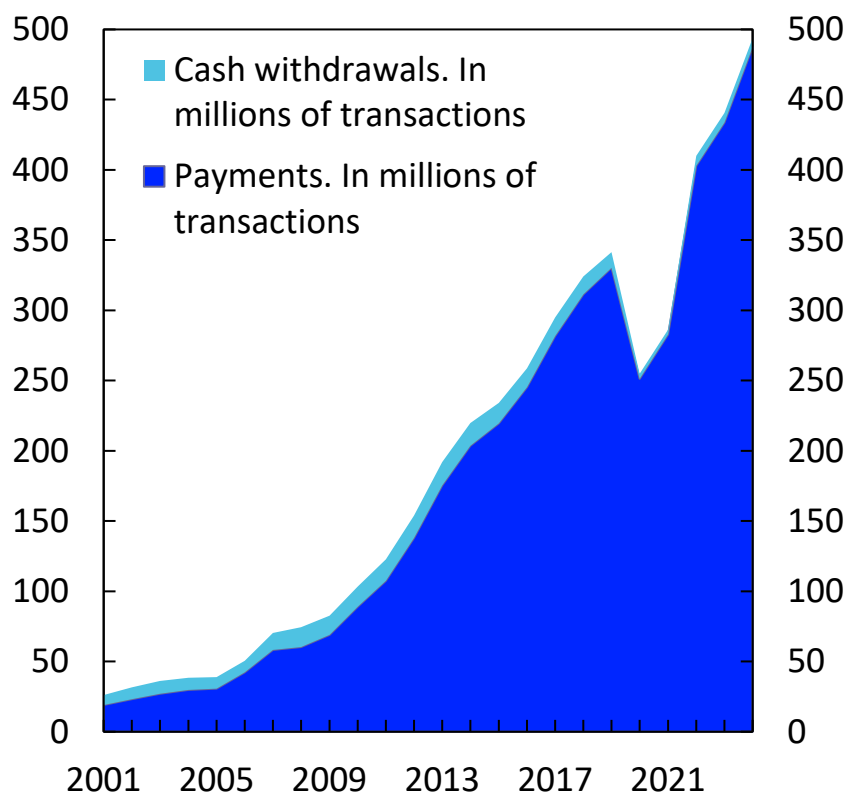
Chart 10 Online payments with Norwegian payment cards. Share of total card payments. 2007–2024



Source: Norges Bank



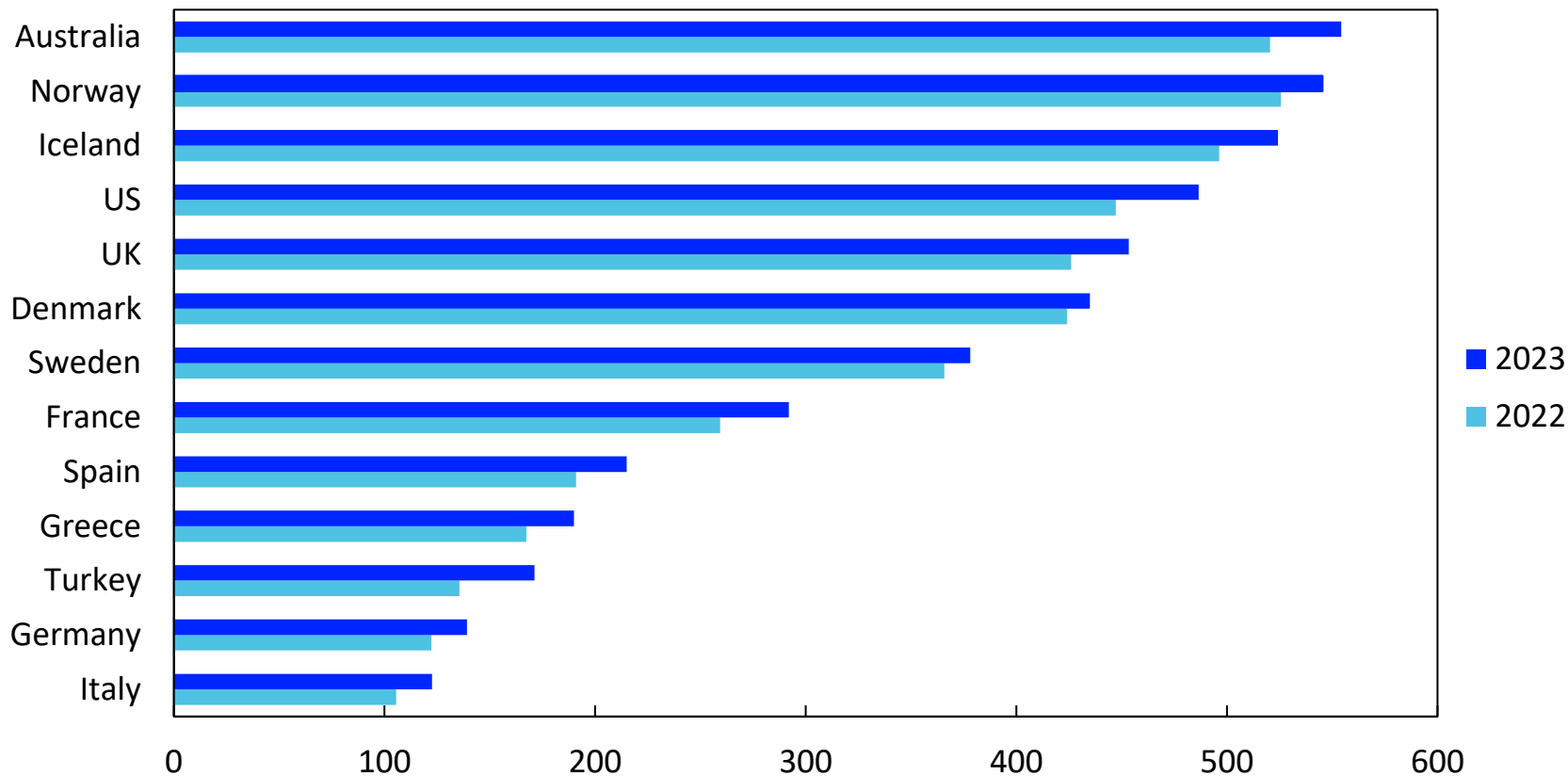
Chart 11 Use of Norwegian payment cards abroad. 2001–2024



Source: Norges Bank



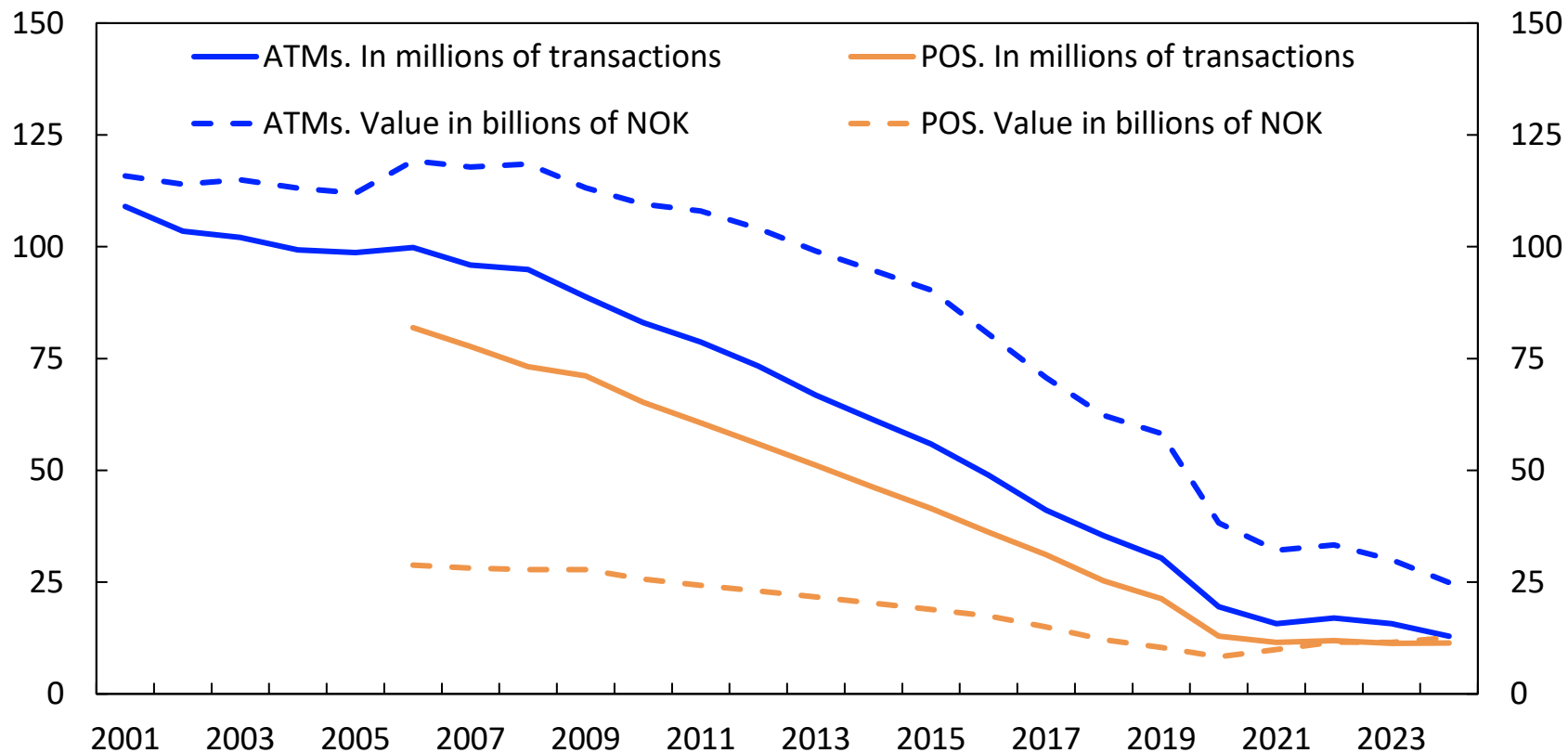
Chart 12 Number of card payments per inhabitant per year in selected countries. 2022 and 2023



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



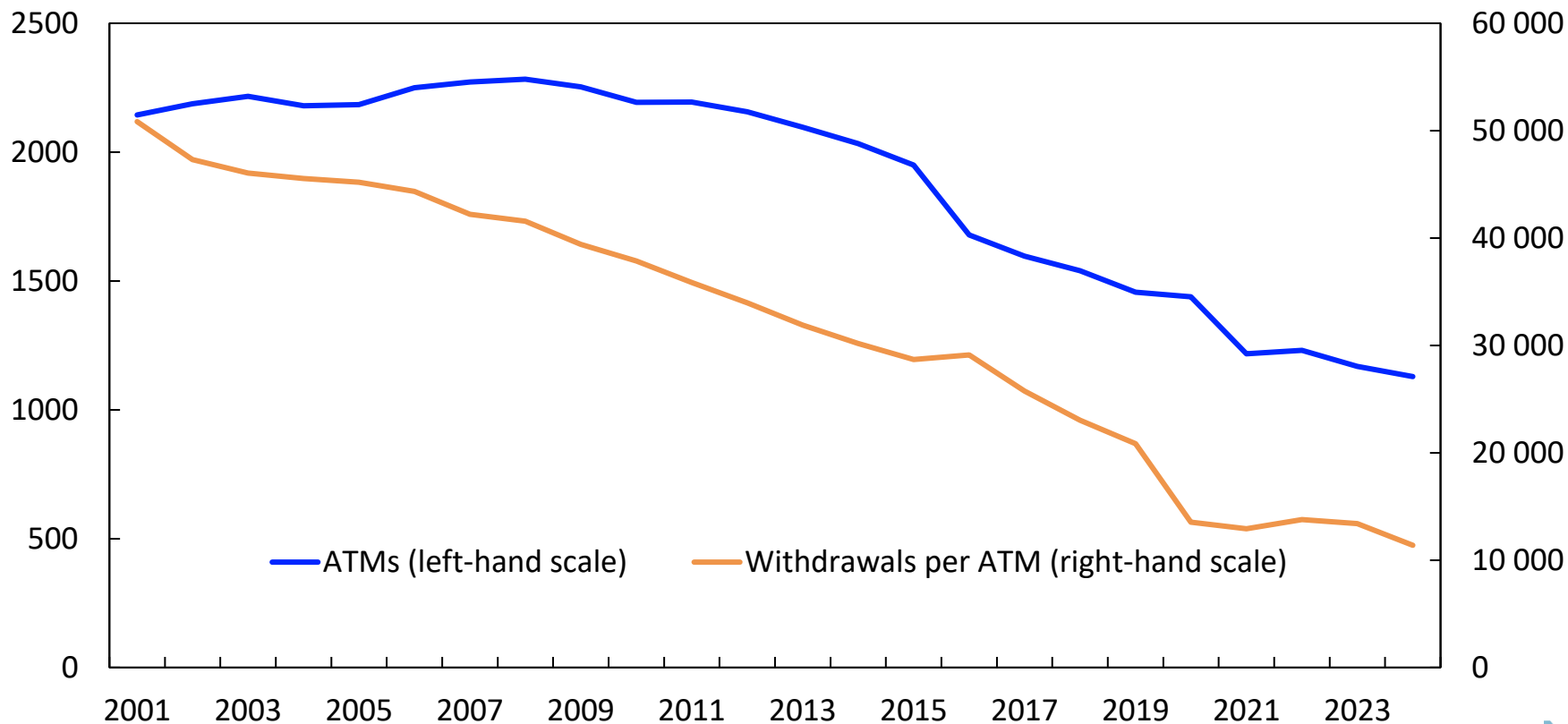
Chart 13 Cash withdrawals from ATMs and POS terminals. 2001–2024



Source: Norges Bank



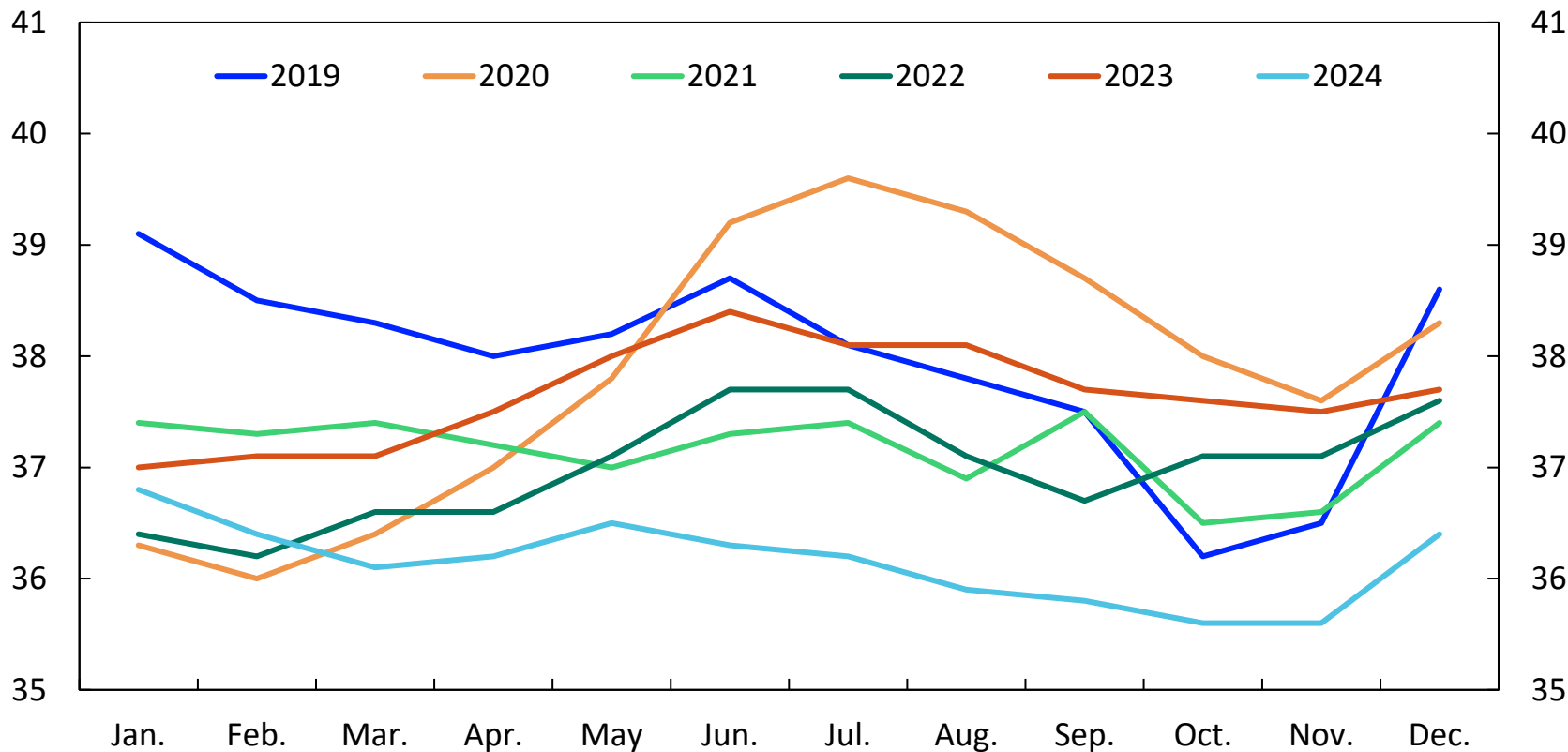
Chart 14 Number of ATMs and withdrawals per ATM per year. 2001–2024



Source: Norges Bank



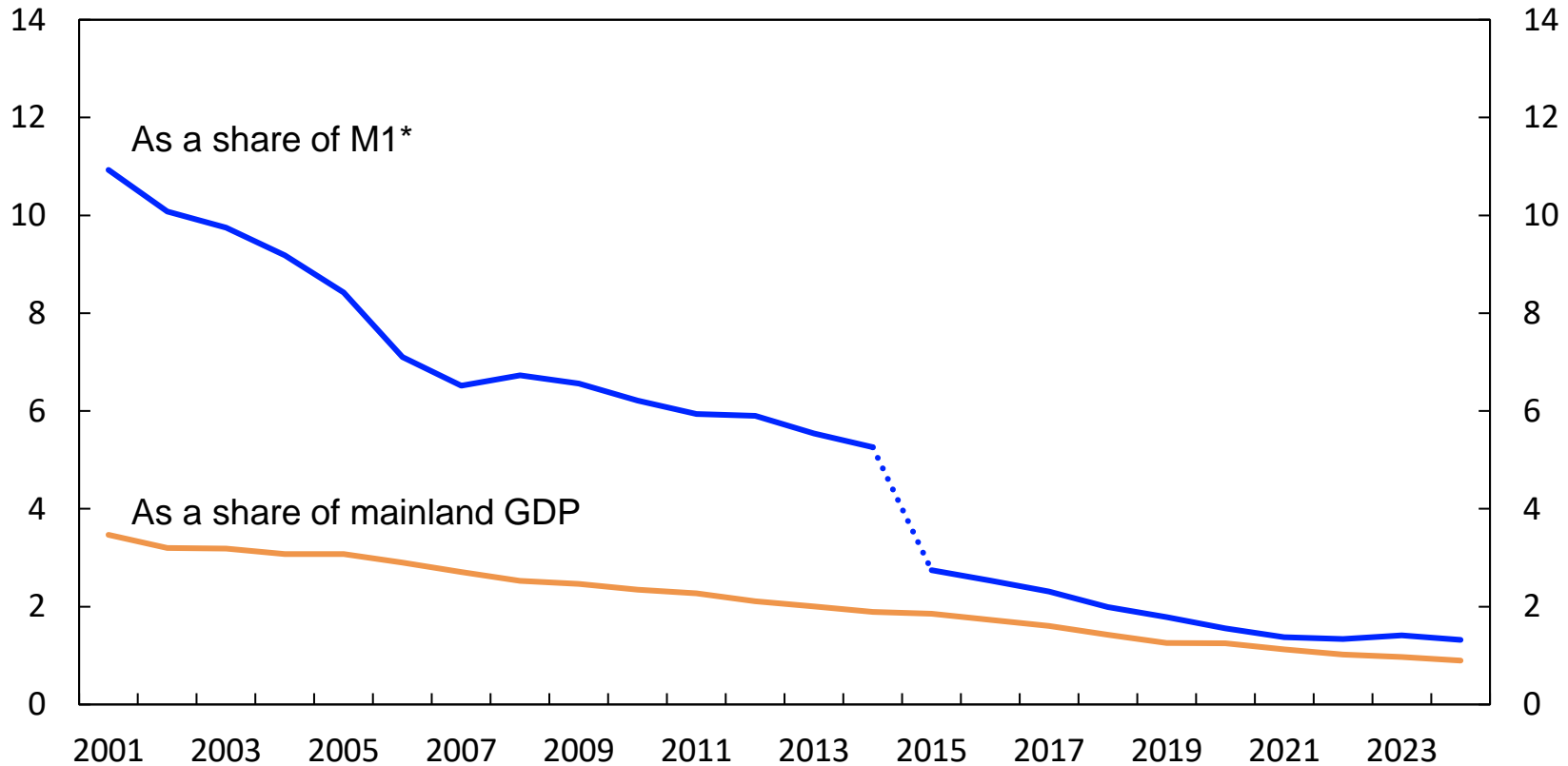
**Chart 15 Cash in circulation among the general public.
In billions of NOK. January 2019 – December 2024**



Source: Statistics Norway



Chart 16 Cash in circulation as a share of means of payment (M1) and mainland GDP. 2001–2024

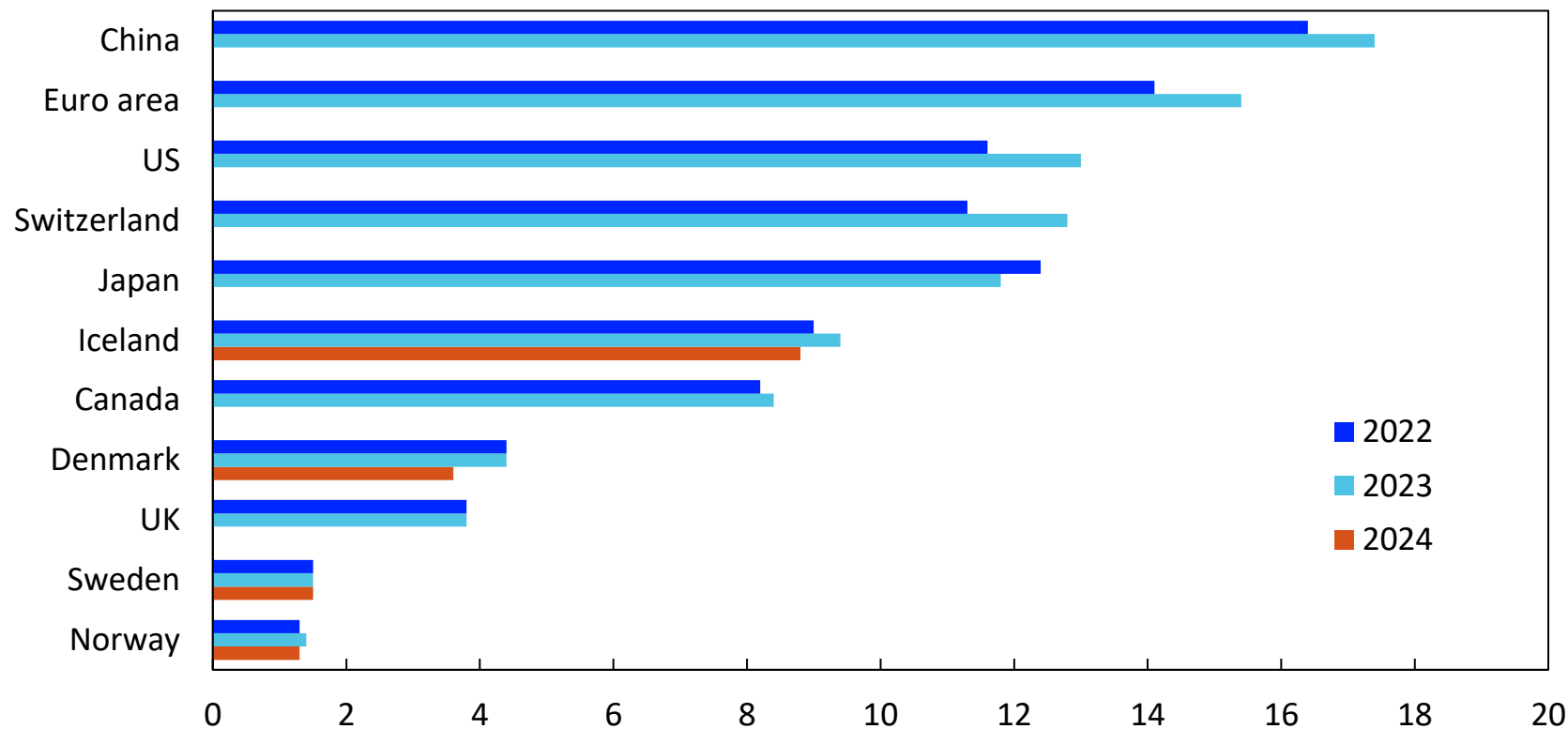


* New definition of M1 from 2015

Sources: Statistics Norway and Norges Bank



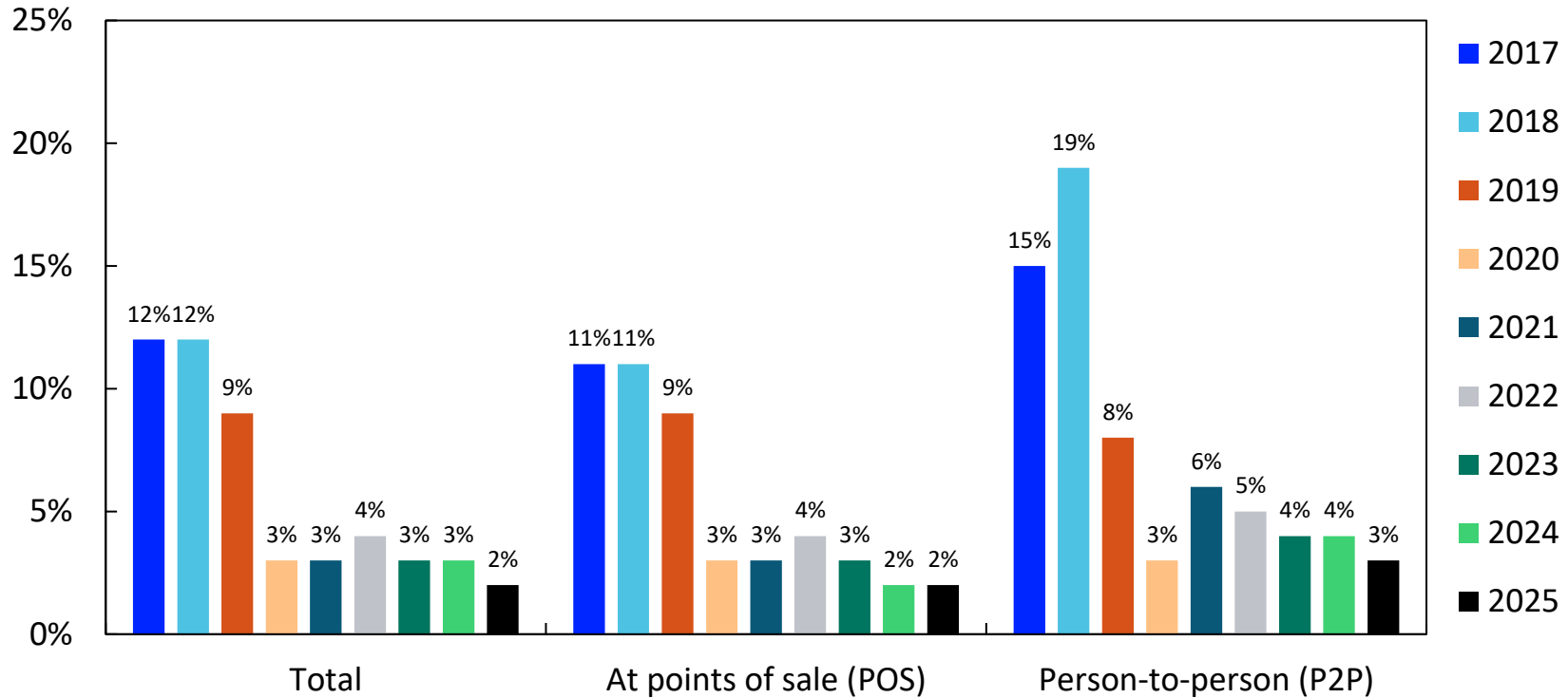
Chart 17 Cash in circulation as a share of means of payments (M1) in selected countries. 2022, 2023 and 2024 (Nordic countries)



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



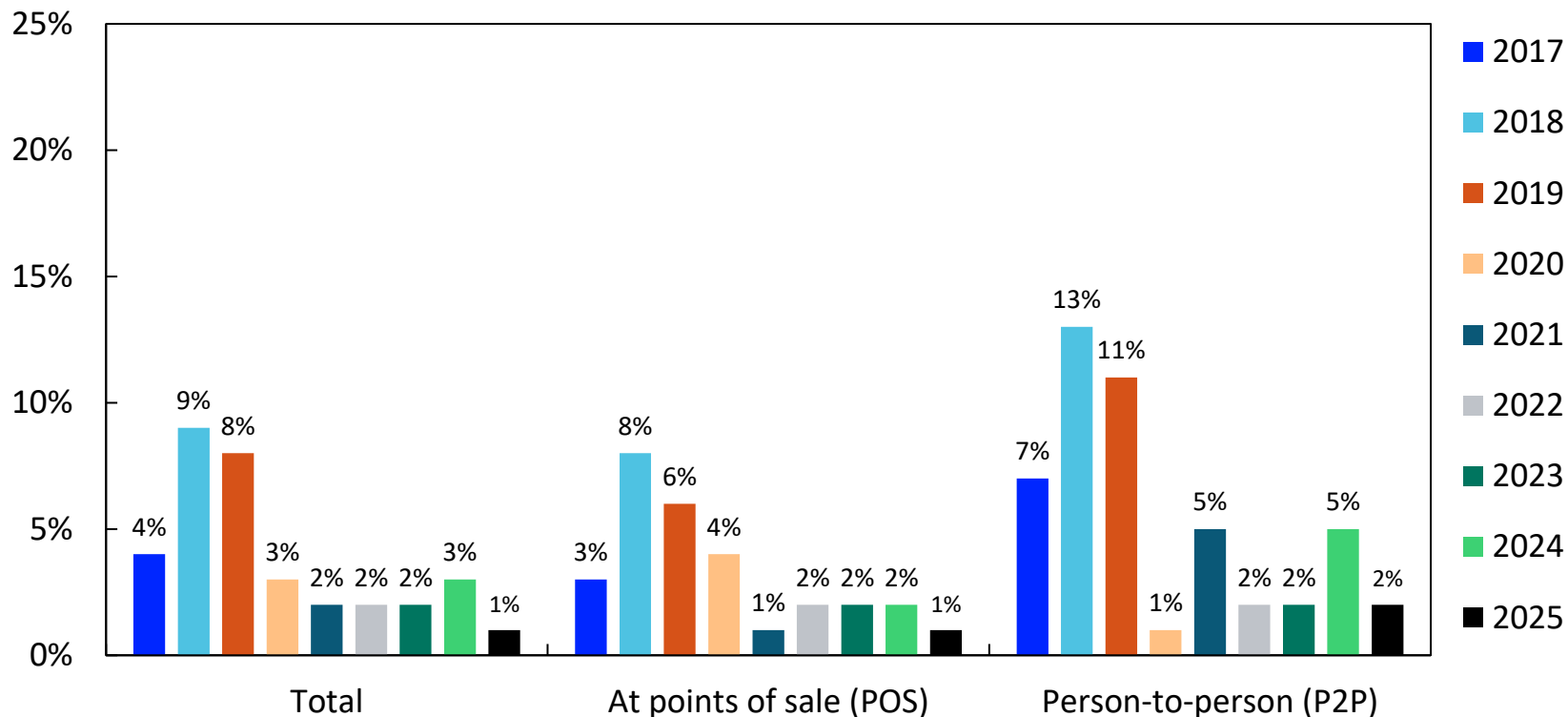
Chart 18 Number of cash payments as a share of the total number of payments. 2017–2025



Source: Norges Bank



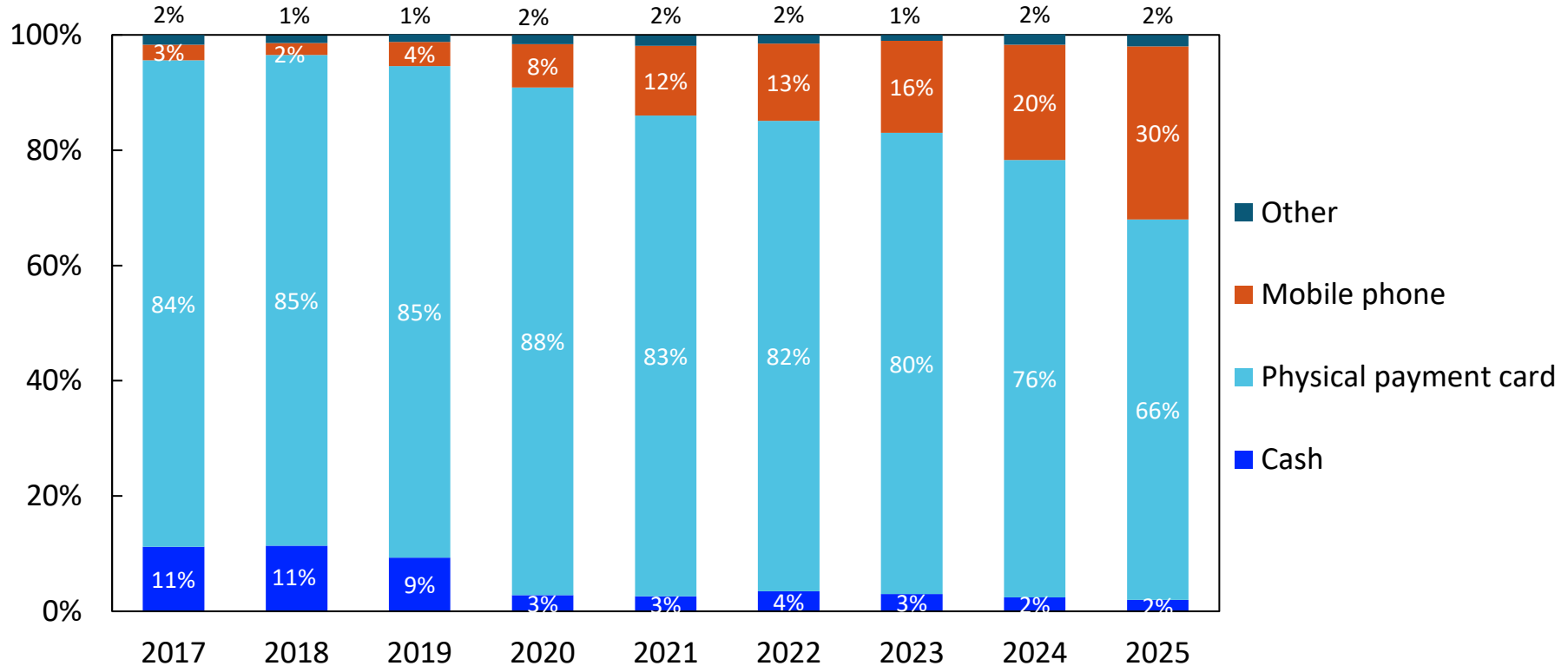
Chart 19 Value of cash payments as a share of total value of payments. 2017–2025



Source: Norges Bank



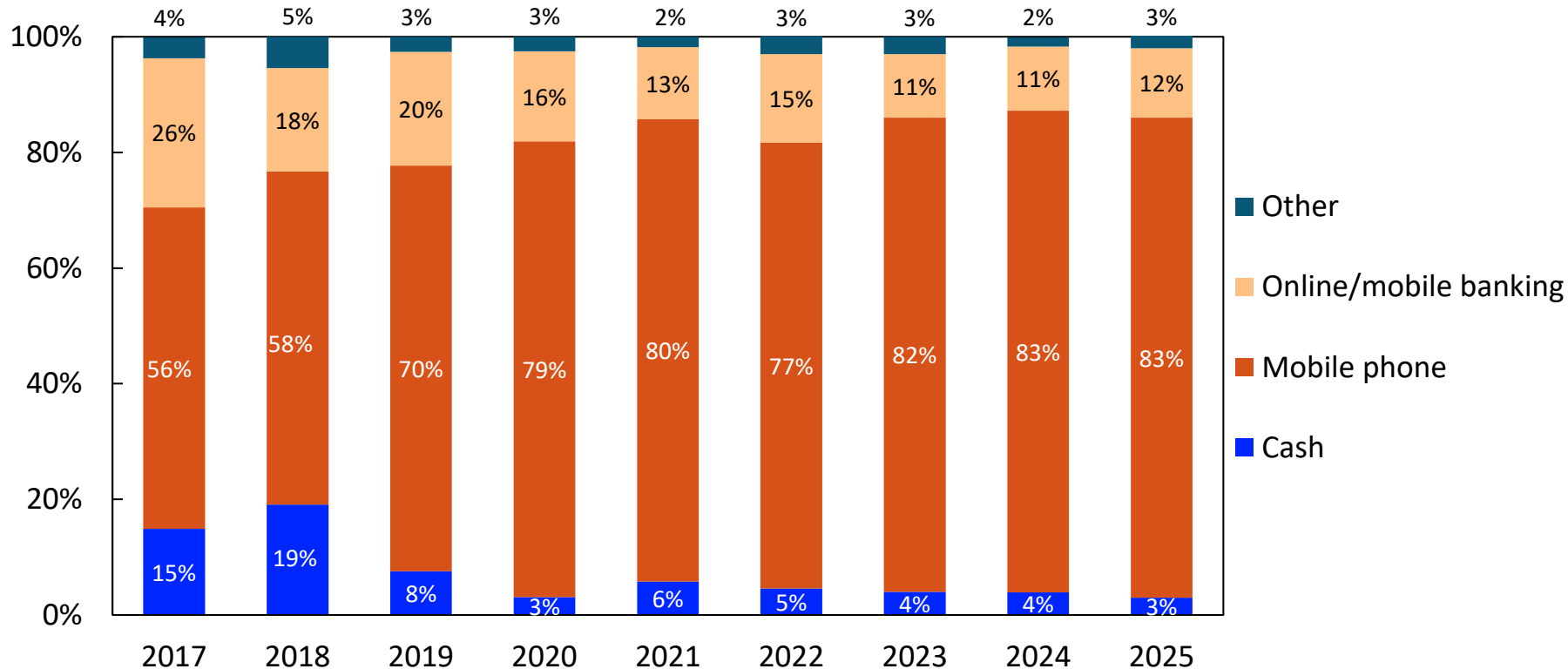
Chart 20 Payment methods at points of sale (POS). 2017–2025



Source: Norges Bank



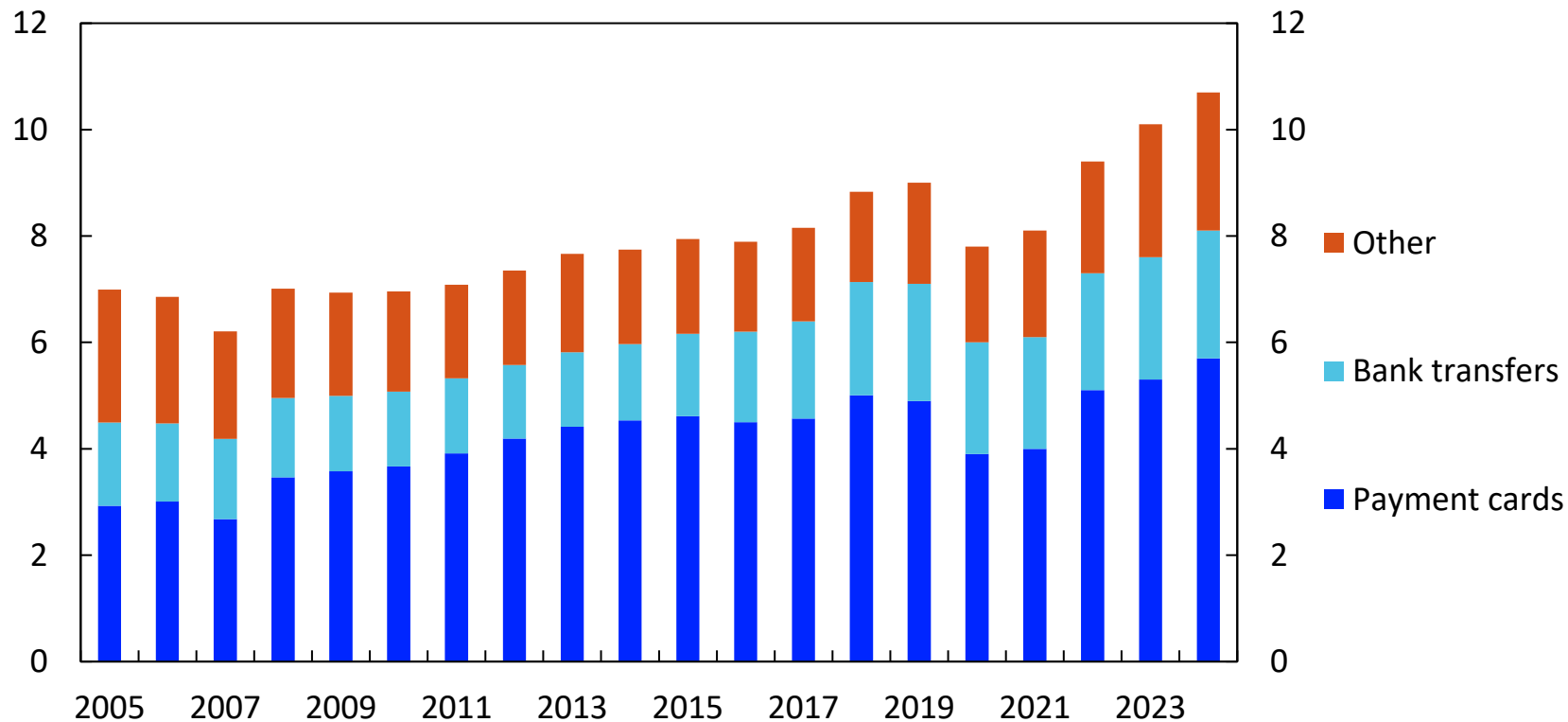
Chart 21 Payment methods person-to-person (P2P). 2017–2025



Source: Norges Bank



**Chart 22 Banks' income from payment services.
In billions of NOK. 2005–2024**



Sources: Statistics Norway and Norges Bank





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