



# Oslo gjennom 2022

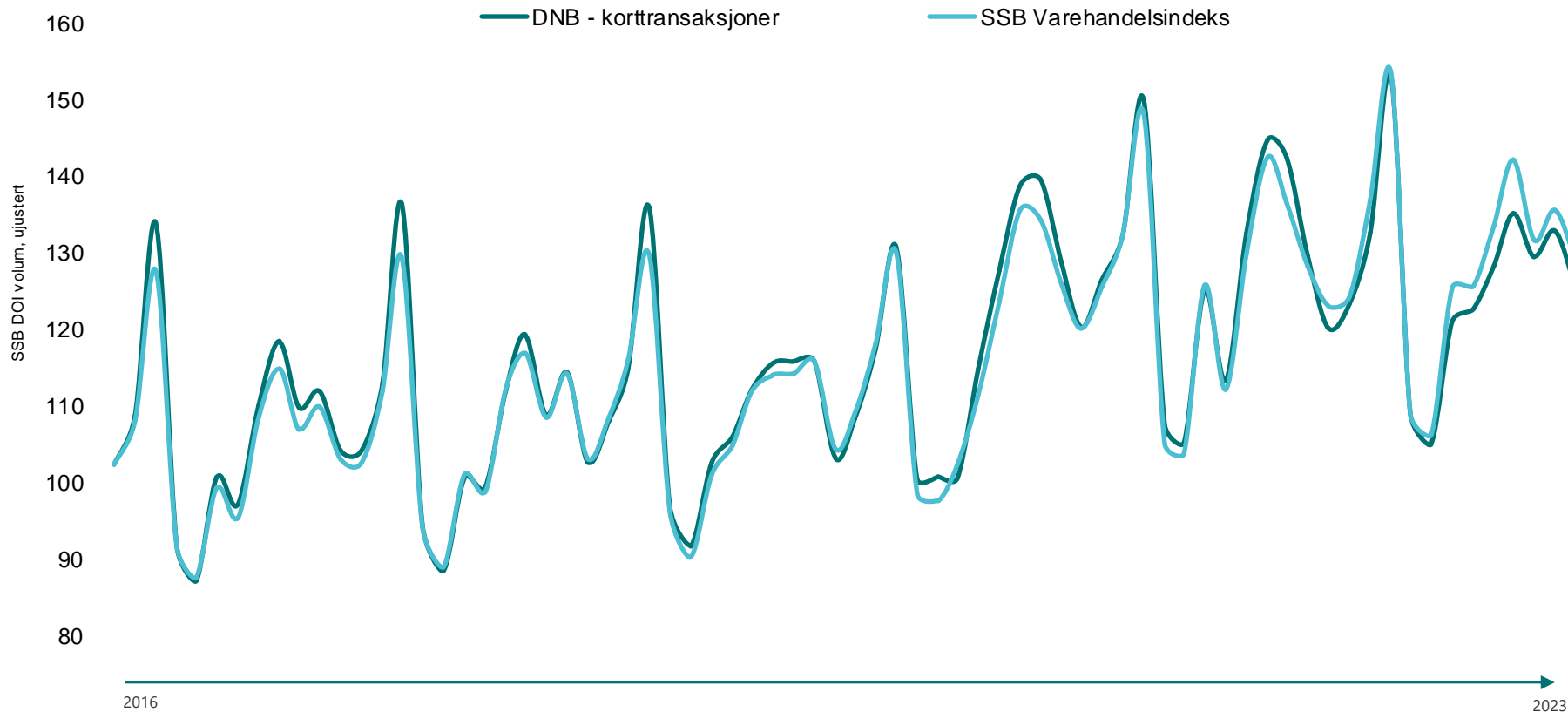
*Et betydelig tøffere økonomisk farvann*



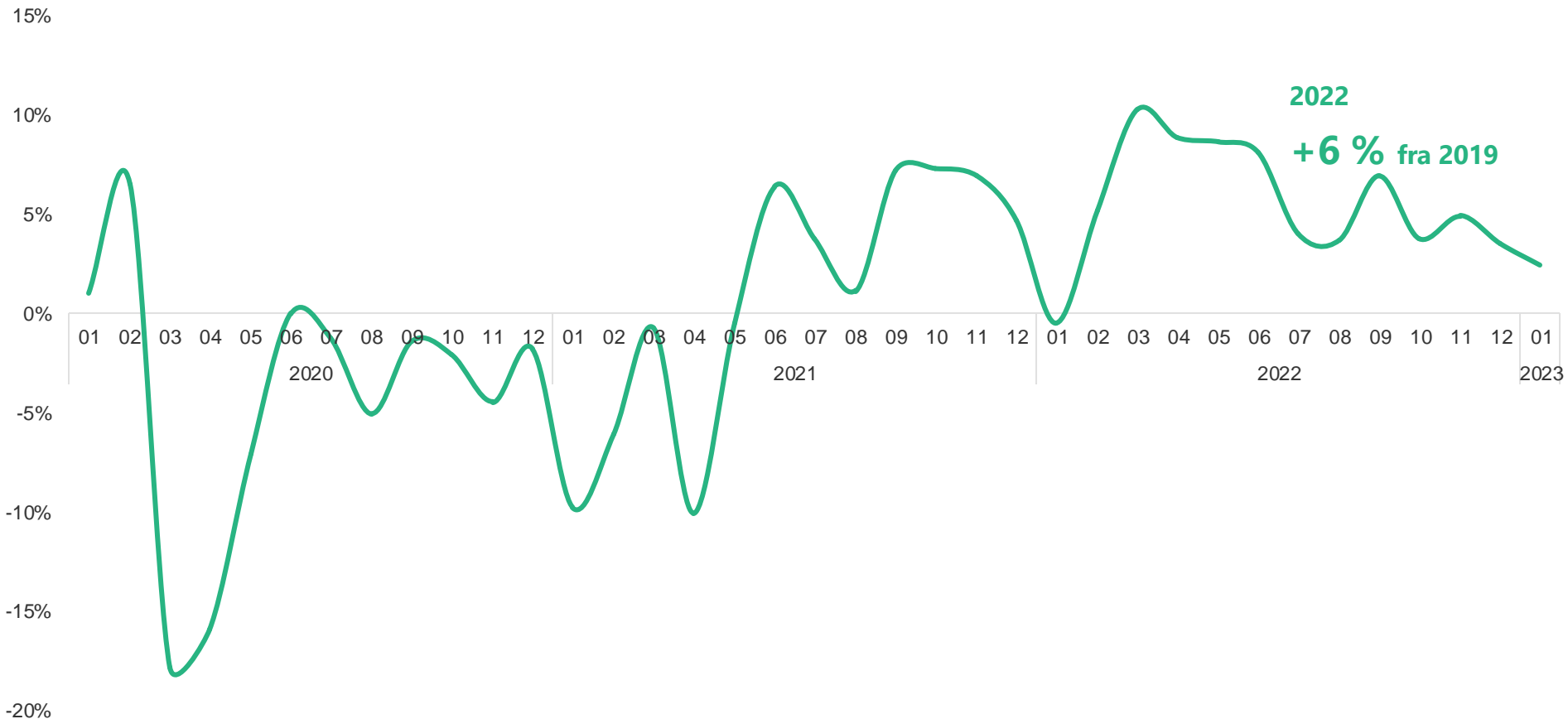


Over **4**  
**milliarder**  
transaksjoner  
årlig i DNB

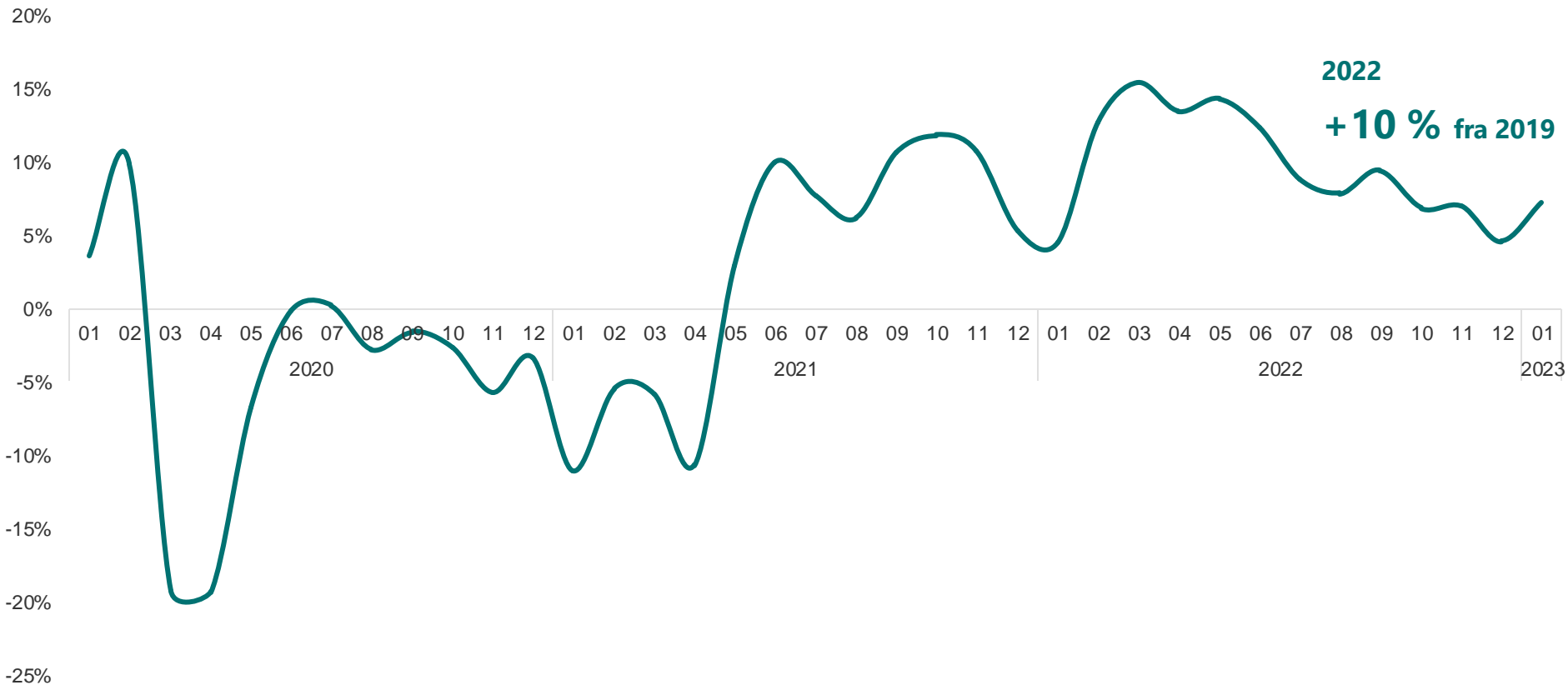
# SSB Varehandelsindeks (ujustert) versus DNBs kortdata



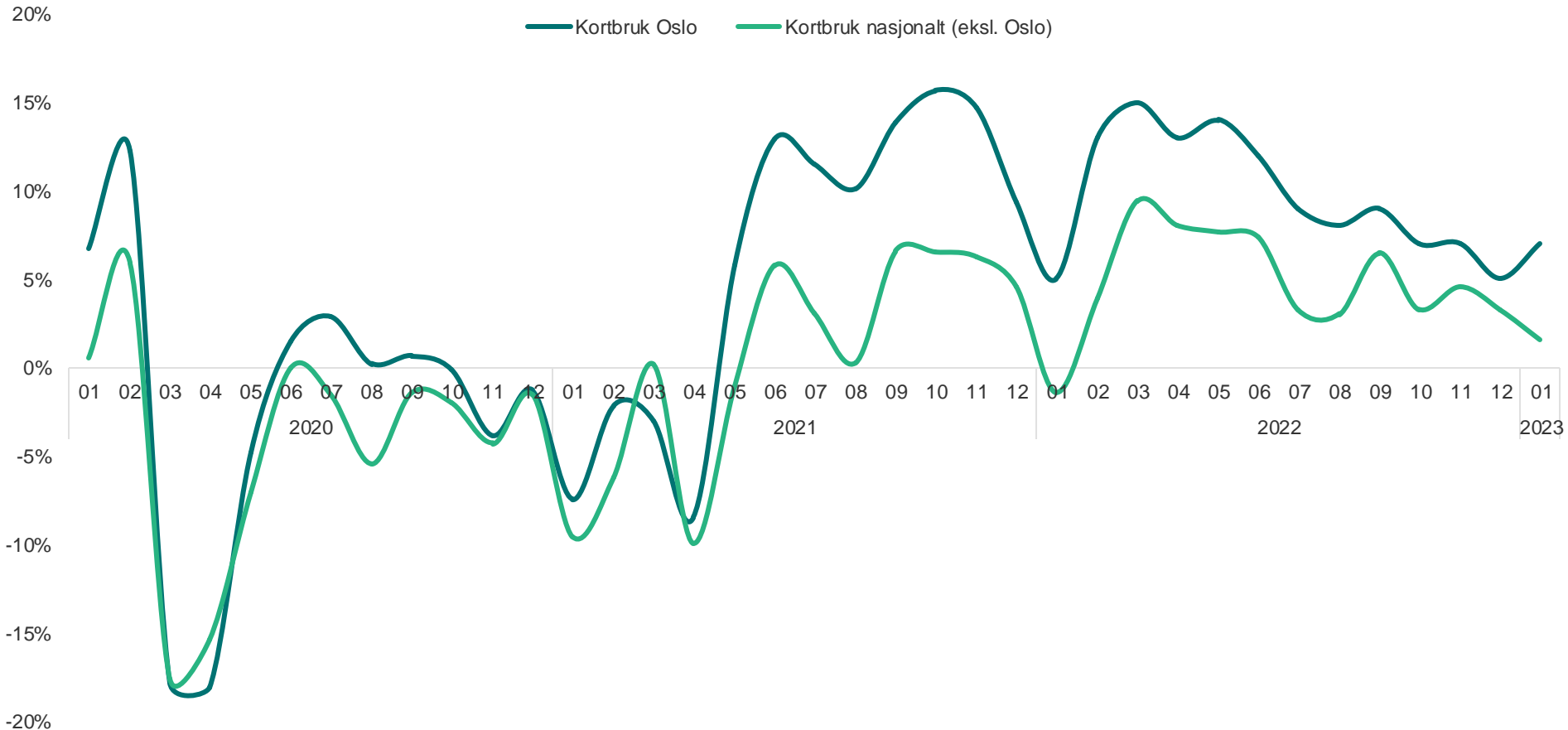
# Tre år med kortbruk sammenlignet med normalen



# Vi kan se enda lengre etter nødbrems og sparebluss

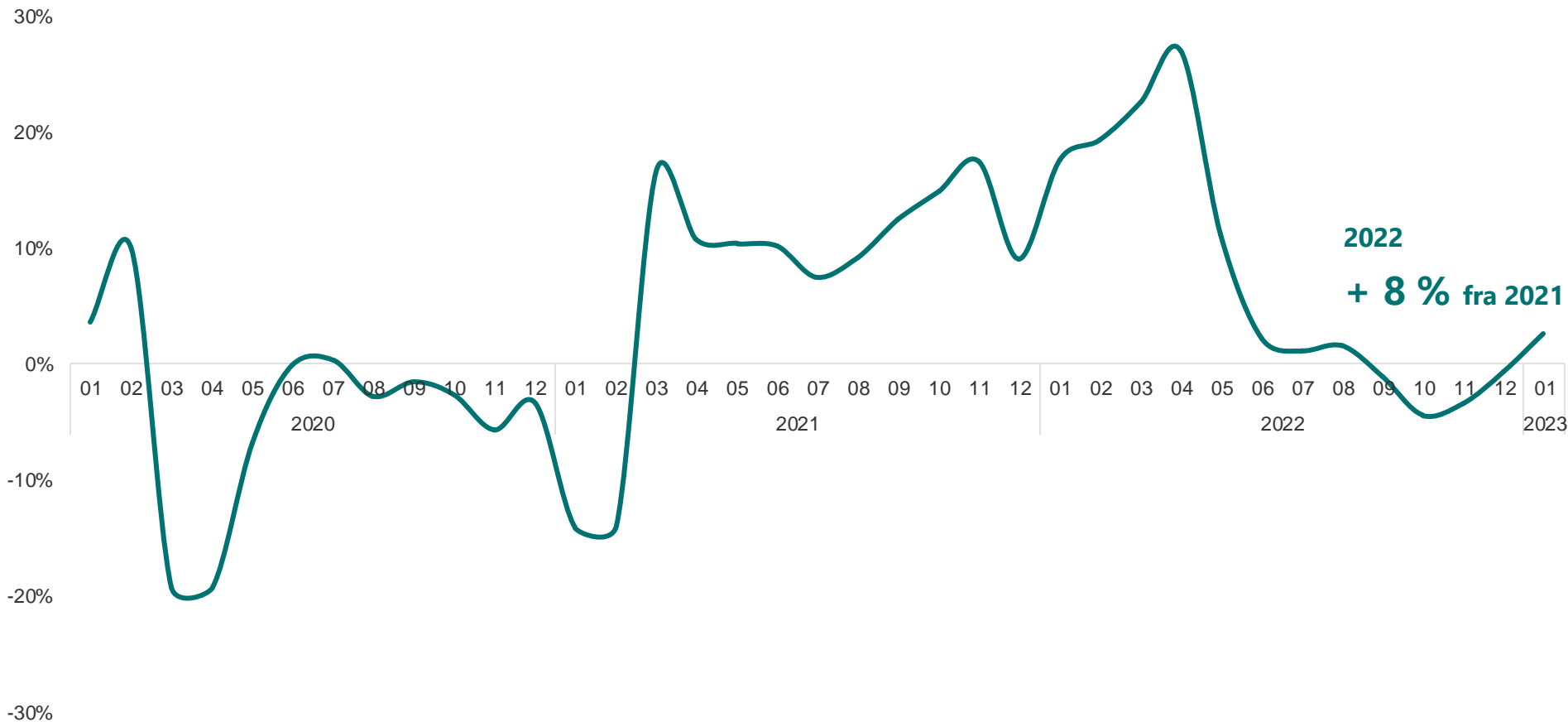


# La oss sammenligne Oslo og resten av landet!



2019 dannernullpunkt. Justert for inflasjon.

# Eller... er det *litt* tendenser til edruelighet?



# Tømmer vi sparekontoene eller ligger kruttet tørt?

## Frykter at «sparecrisen» snart er tom

Nordmenn har ikke redusert forbruket til tross for prisveksten. Det går ut over sparepengene. Snart er de brukt opp.



Ine Oftedal, direktør for datatransformasjon i DNB, ser at flere ikke har kuttet forbruket, selv om prisveksten går til himmels. (Foto: Stig B. Fiksdal)

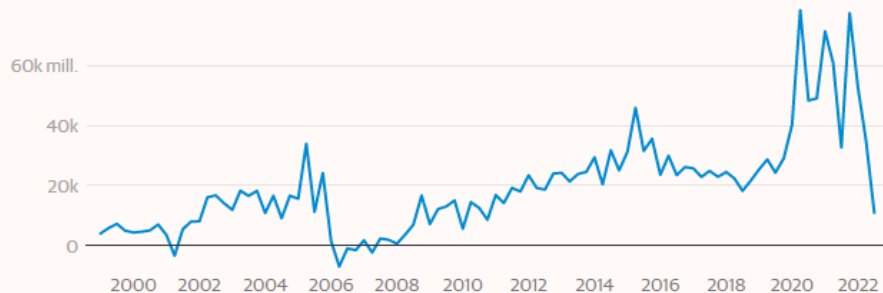
## Mener nordmenn har brukt opp sparepengene: – Har skjult hvor alvorlig det er

Store bufferkontoer fra pandemien har holdt forbruket oppe, men nå viser tall at nordmenns sparing ikke har vært lavere på 12 år. Frank Jullum tror mange vil måtte kutte i forbruket.

### Bufferkonto i fritt fall

Nordmenns sparing har falt kraftig gjennom 2022 og er nå på sitt laveste nivå på 12 år.

— Nordmenns sparing, sesongjustert



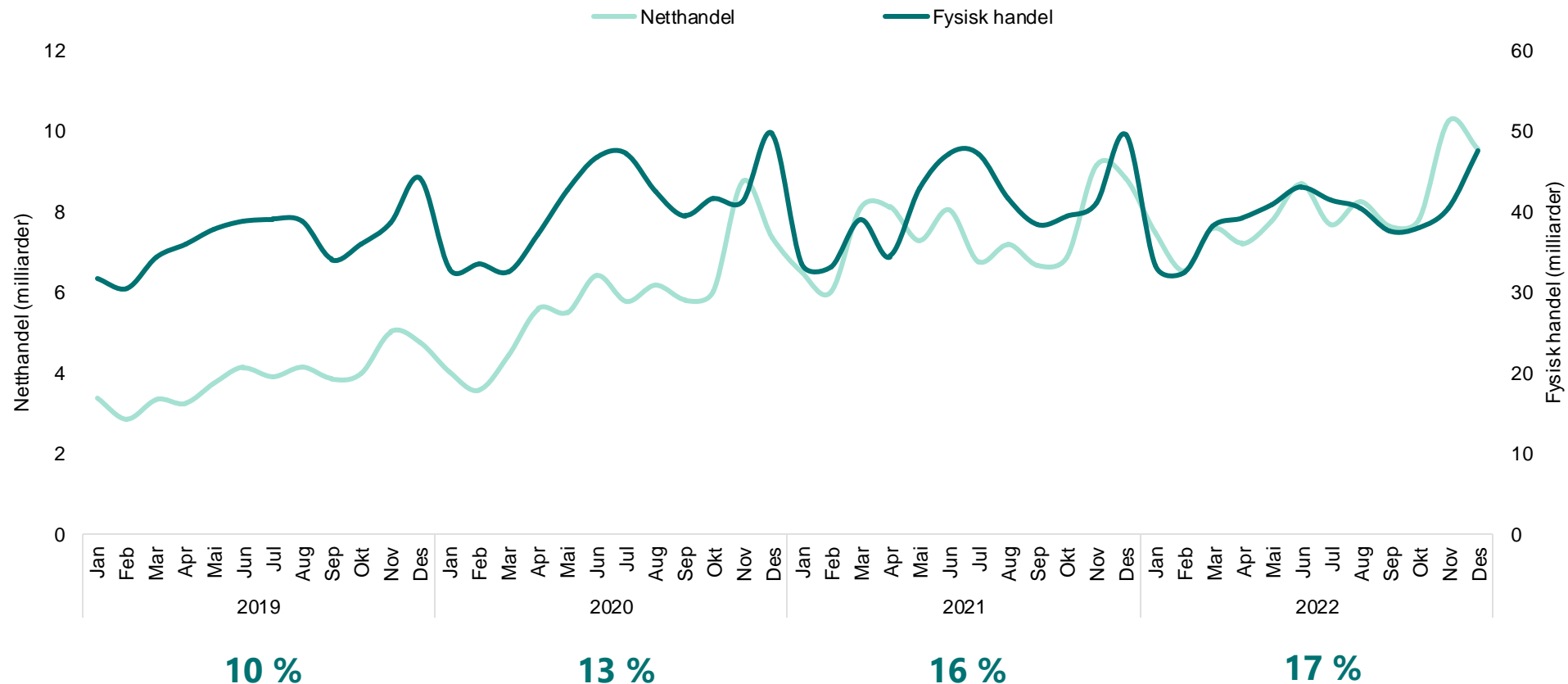
Grafikk: Petter Winther/DN • Kilde: Macrobond



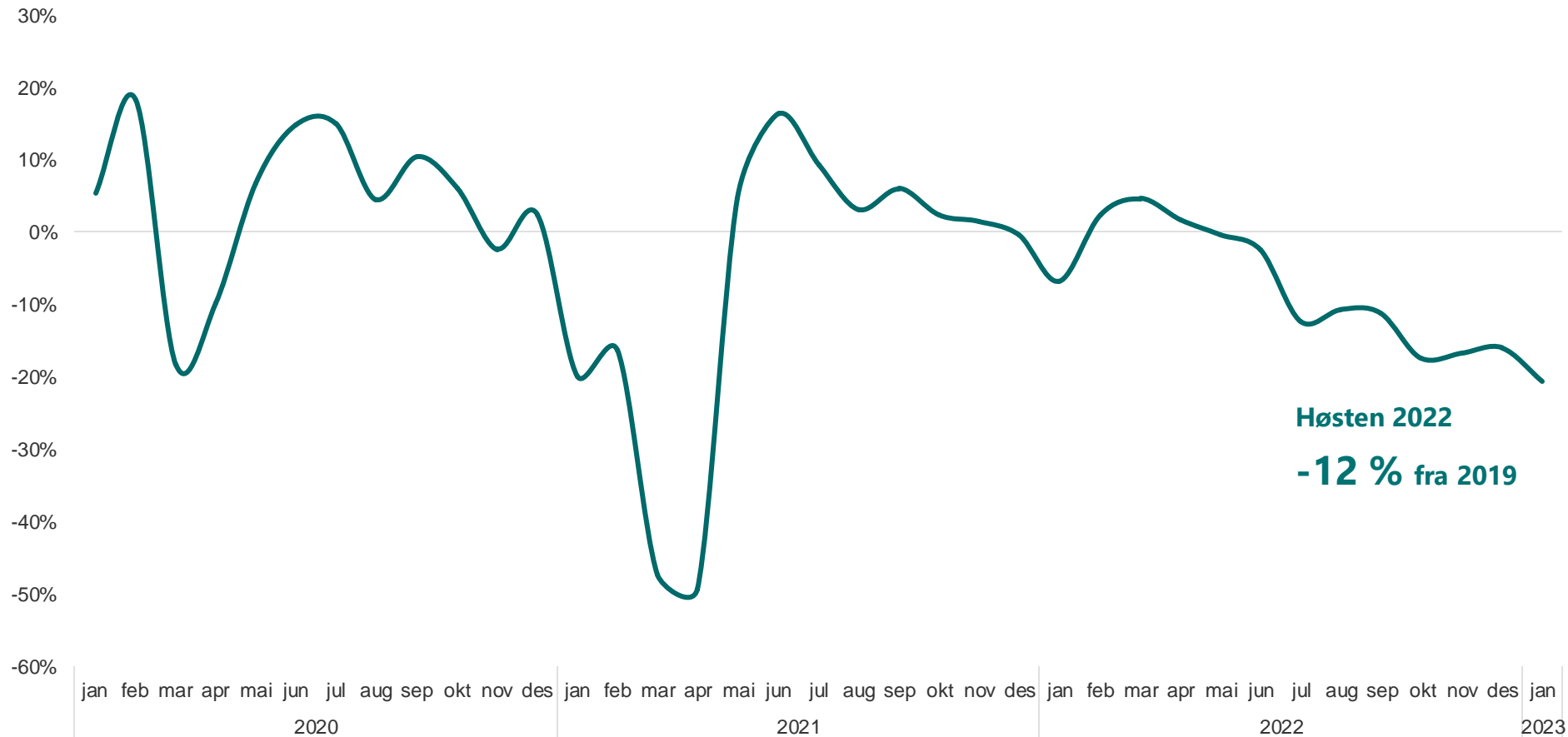


Hva med handlevanene våre?

# Varehandler vi fysisk eller på nett?



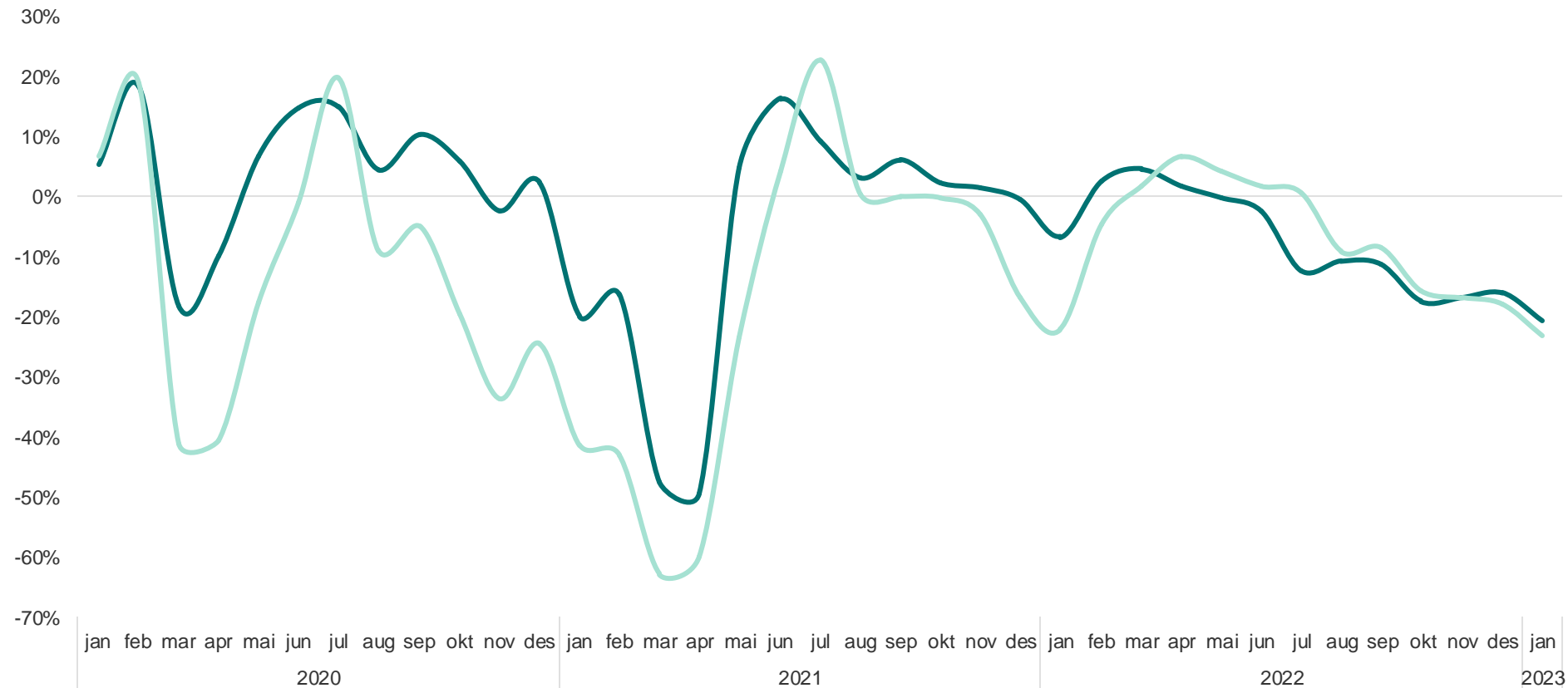
# Fysisk varehandel i Oslo av Oslos egne innbyggere



Høsten 2022  
**-12 % fra 2019**

# Fysisk varehandel i Oslo

Oslo-borgere    Personer bosatt utenfor Oslo



# All fysisk kortbruk i Oslo

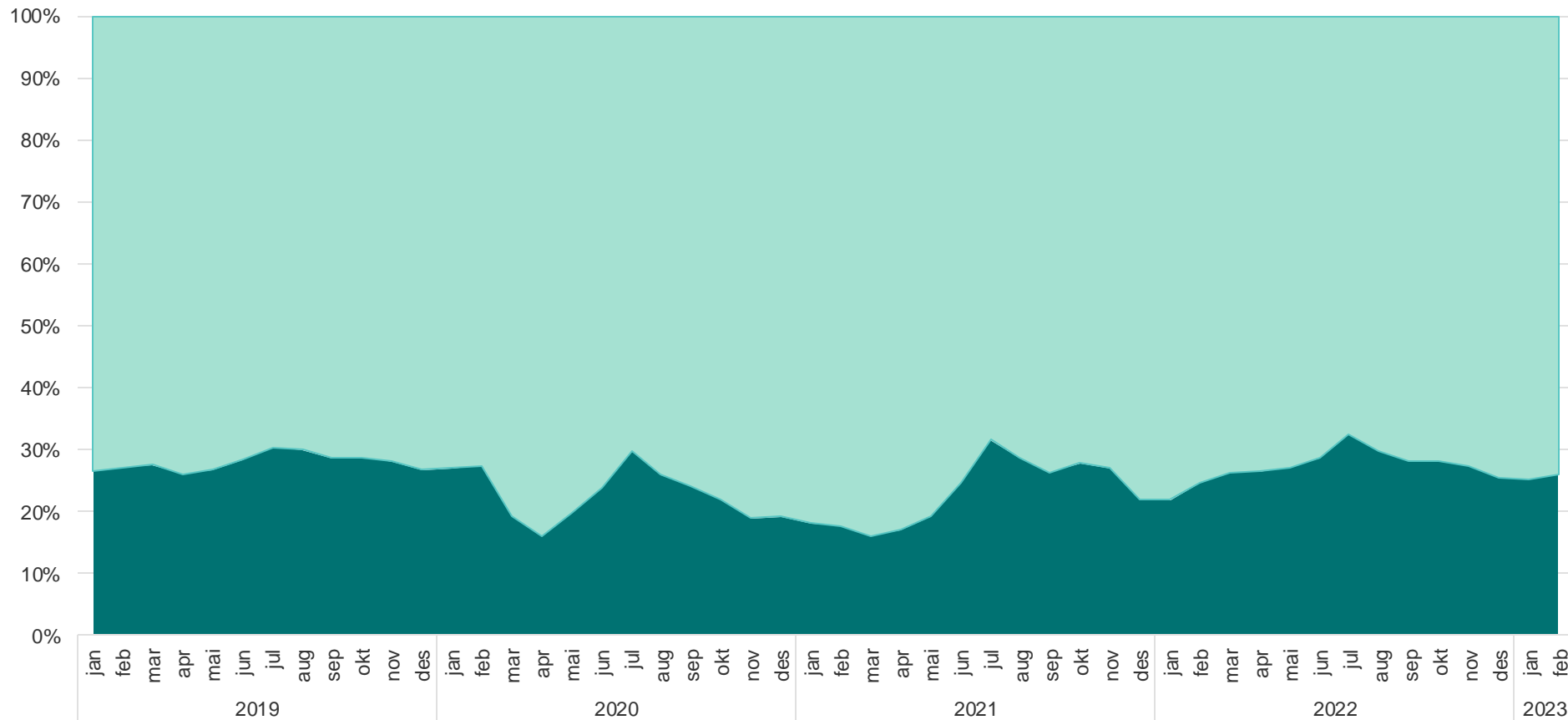
Oslo-borgere    Personer bosatt utenfor Oslo



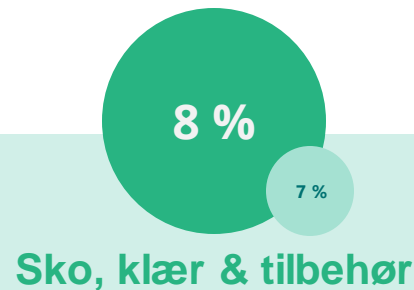
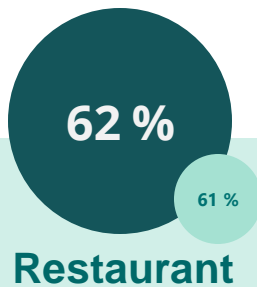
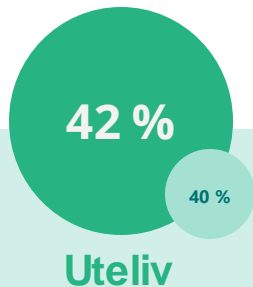
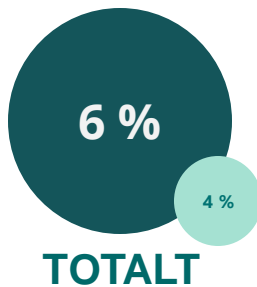
2019 dannernullpunkt. Justert for inflasjon.

# Fordelingen av total kortbruk i Oslo

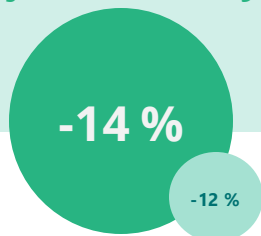
■ Personer bosatt utenfor Oslo ■ Oslo-borgere



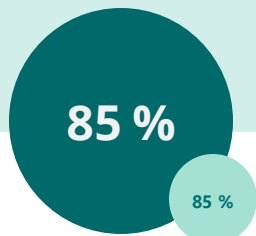
# 2022 versus 2021



## Hjem & hobby



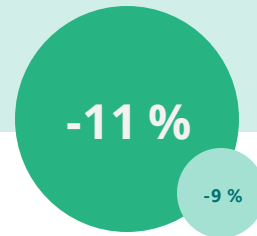
## Reiseliv



## Sport & elektronikk

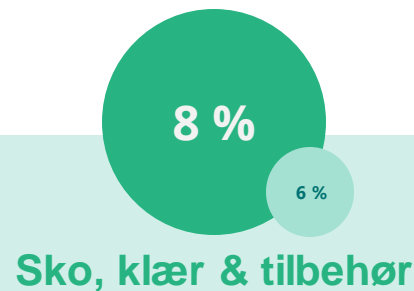
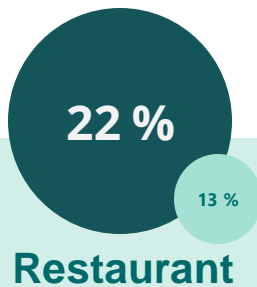
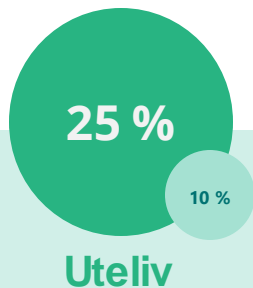
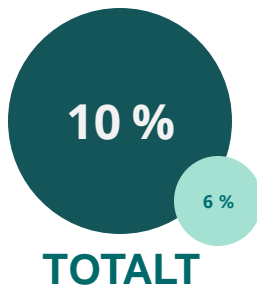
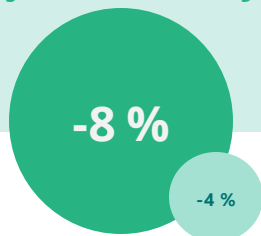
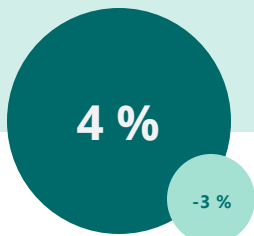
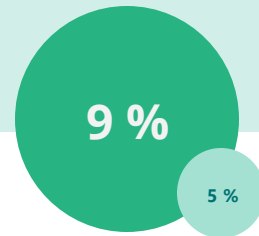


## Mat & drikke



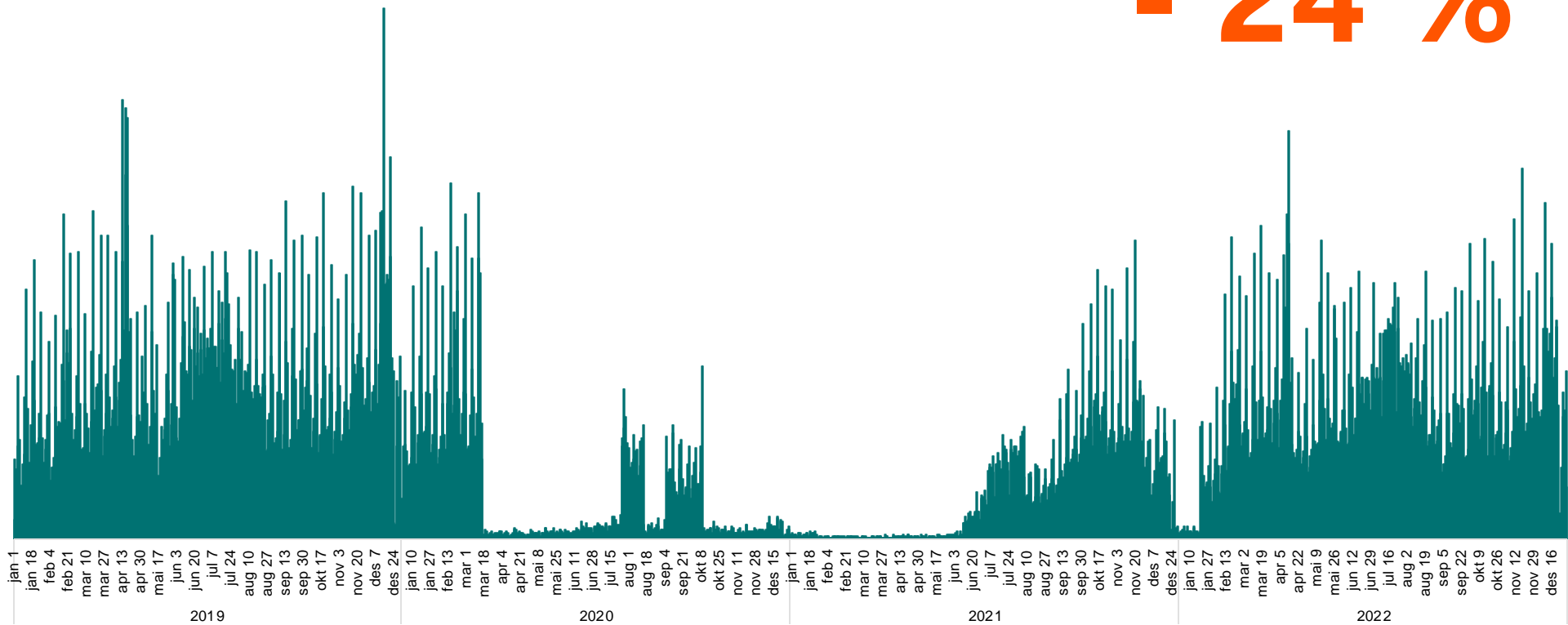


## 2022 mot 2019

**Hjem & hobby****Reiseliv****Sport & elektronikk****Mat & drikke**

# Handelslekkasje til våre svenske naboer

- 24 %



# GRENSEHANDEL OSLO



FYSISK VAREHANDEL I 2022 PÅ  
DAGSTUR OVER GRENSEN

Gjennomsnittsbetrag på hver tur over grensen

2100,-

Antall turer per innbygger i Oslo

2,4

Utvikling i antall dagsturer i 2022 versus 2019



**-29 %**

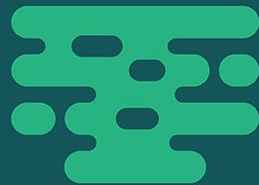


Hva bruker vi penger på?

**7 av 10**  
kroner på mat  
og drikke

The logo features the text "DNB" in a white, sans-serif font above the word "Innsikt" in a larger, bold, white, sans-serif font. This text is centered within a dark teal circle that has a light green arc at the top. The background of the entire slide is a dark teal color with a network of white lines connecting various circular icons. These icons include a bar chart, an upward-trending arrow, a smartphone with a speech bubble, an airplane, a shopping cart, a virus, a location pin, a group of people, a prohibition sign, and a credit card. Scattered around the central logo are several circles in shades of green and white.

DNB  
Innsikt



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