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Norway  
*Market Report*

## *tipping point*

With a minority government navigating EU energy disputes and shifting tourism priorities, Norway is also weighing the future of its state gambling monopoly. A push to liberalise online gambling, backed by economic arguments and mounting enforcement pressure, signals change, as Norsk Tipping and Rikstoto dominate a tightly regulated market facing growing calls for modernisation.

After eight years in office for the centre-right government, Conservative Prime Minister Erna Solberg stepped down in 2021 after the elections saw the Labour party led by Jonas Gahr Store win the most seats. It did not succeed in establishing a majority government so the Labour Party and Centre Party formed a minority government supported by the Socialist Left party. However, in January the Centre Party, headed by party leader Trygve Slagsvold Vedum, left the governing coalition over disagreements on energy policy leaving the

Labour Party as the sole party in government meaning Store will continue to govern alone until the next election, which is scheduled for the beginning of September this year.

The disagreement concerns the implementation of an EU energy market package adopted in 2019 called 'Clean Energy for all European.'

Thanks to its abundance of oil and gas reserves and hydropower Norway is one of Europe's richest countries. However it is not part of the EU even though it does adopt most of the bloc's laws due

to its EEA membership. Store has pushed to implement three EU energy directives - renewable energy, energy efficiency and the energy performance of buildings - which led to the abrupt departure of the Centre Party who say the package would weaken Norway's national control over the energy sector whilst closer ties to the EU would see high electricity prices.

Many EU countries believe Norway should be more generous with its hydropower. The situation is further complicated by Trump's return and his



push to acquire Greenland from Denmark.

Meanwhile, Norway is taking steps to protect its nature by reducing tourism promotion rather than increasing tourism and revenue. The country recently scrapped an advertising campaign that was aimed at attracting more foreign tourists and also plans to shelve other campaigns with the hope it will deter, rather than encourage, visitors from coming. Nature and the environment are deeply rooted in Norwegian culture and the country is famous for its forests, mountains and

fjords. Children are taught there is no such thing as bad weather only the wrong clothing.

Tourism in Norway increased by 15 per cent in places like Lofoten (a chain of islands where visitors enjoy the Northern Lights and Midnight Sun) between 2022 and 2023 whilst the number of vehicles on the road has significantly increased. A contributing factor to the increase is the number of direct flights to Norway whilst visiting the country has become cheaper with a drop in currency rates for those coming from the US and

Europe. Norway is less reliant on tourism revenue than other countries. For one the country has a strong economy mostly down to its oil exports. Although contradictory in terms of environmental protection and climate change it does mean Norway can afford to impose restrictions on tourism and visitors. One idea mooted is to give cities the right to introduce 'visitor contributions' otherwise known as 'tourist tax' which in turn will help finance tourism related public goods and services.

## Norway

### Market Report

In 2023 Norway saw a total of 11.46 million visitors of which 5.65 million were international visitors compared to 5.9 million international visitors in 2019. During the first half of 2024 there were 2.2 million international visitors. They spent over US\$6bn whilst the highest number of visitors come from Germany followed by Swedish, American and Dutch visitors.

### A PUSH TO LIBERALISE

Norway is the last Scandinavian country to operate under a monopoly gambling system. Finland's move to liberalise its online market seems to have set a precedent for its neighbours and there is now a renewed push for a new gambling regulation in Norway to end this monopoly.

Norway's Conservative party is preparing actions to replace the current exclusive rights model with a licensed model to increase revenues for the state.

This will only affect the online gambling sector (online bingo, casino, sports betting, and poker) which currently accounts for 22 per cent of Norsk Tipping's turnover.

At the moment Norway has a strong grip on its gambling offer via two state-owned companies – Norsk Tipping, which offers all casino gaming, lotteries and sports betting, and Norsk Rikstoto which is the only company to legally provide horse race betting.

Online gambling is only offered by Norsk Tipping although many Norwegians are able to play on offshore sites which offer better bonuses, game libraries and faster payment solutions – and this is where the problem lies.

The Norwegian gambling association NBO is backing the idea and is keen to also look at both the Swedish and Danish regulatory model as an example – so players would be required to present ID, set loss and bet limits, and a register for players.



An argument for the open market is of course economic. With private operators in the market paying taxes and licensing fees there would be an increase in revenues for the country plus more job and business opportunities.

NBO's Carl Fredrik Stenstorm said: "When the entire gaming market is covered by the same regulation, the Norwegian authorities will be able to set strict requirements for the rules and conditions that will apply to all players who market and offer gambling in Norway.

"This will give the Norwegian authorities more control over the market and thus also the marketing."

With a general election scheduled for September this year there are hopes that a change of government will bring in new regulations for the online sector and help stop Norwegian players from accessing unlicensed gambling sites.

At the moment gambling in Norway is regulated by the Norwegian Gambling Authority which supervises sports betting, casino games, number games, and horse betting whilst they are also responsible for the licence to run the National Championship in poker.

In January 2023 Norway's new Gambling Scheme Act (Pengespillowen) and Gambling Games Regulations (Pengespillforskriften) came

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#### NORWAY AMOUNT GAMBLED 2019-2023

SECTOR	2023	2022	2021	2020	2019
Norsk Tipping	NOK49.3bn	NOK46.7bn	NOK43.7bn	NOK42.5bn	NOK40.2bn
Norsk Rikstoto	NOK3.1bn	NOK3.2bn	NOK3.2bn	NOK3.5bn	NOK3.3bn
Bingo	NOK4.8bn	NOK5bn	NOK3.6bn	NOK3.7bn	NOK4.6bn
Lottery	NOK800m	NOK705m	NOK658m	NOK558m	NOK424m
Poker	NOK34m	NOK26m	NOK24m	0	NOK22m
Other lottery	NOK101m	NOK175m	NOK150m	NOK150m	NOK160m
Shipboard	NOK726m	NOK671m	NOK335m	NOK302m	NOK556m
<b>TOTAL</b>	<b>NOK59bn</b>	<b>NOK56.6bn</b>	<b>NOK51.8bn</b>	<b>NOK51bn</b>	<b>NOK49.5bn</b>

into force. These replaced the former Norwegian Lotteries Act, Gaming Act and Totalisator Act.

The new Gaming Act stems from the 2017 gaming paper 'Everything to Gain – a responsible and active gaming policy' – and gives the authority new enforcement powers and expands its sanctions regime such as domain name system blocking of websites and issuing administrative fees.

Norwegian law doesn't differentiate between online gambling and landbased gambling and the act uses the umbrella term 'gambling schemes'

to cover all activities. The laws generally prohibit any marketing or distribution of gambling activities without authorisation from the Norwegian Gaming and Foundation Authority (Lotteri-og Stiftelses-tilsynet). This prohibition applies to the provision of offshore gambling activities within Norway which has become the country's focus recently.

The government has also imposed restrictions on banking providers, so users cannot use their credit or debit cards at non-Norwegian casinos or sportsbooks both online and landbased.

*Any organisation can apply for a licence to offer gambling activities although commercial gambling activities are only provided by Norsk Tipping and Norsk Rikstoto. There are however limited rights for private operators to apply for the authorisation to operate private lotteries, bingo, and poker games under certain conditions.*

Then at the end of last year the government introduced DNS blocking of unlicensed gambling websites targeting the Norwegian market. A new section was added to the Gambling Act which will empower the gambling authority to issue the DNS blocking aimed at protecting players and limiting the number of unlicensed gambling websites.

## FEE AND LICENCES

The gaming authority operates under the Ministry of Culture and Equality and was set up in 2001. It supervises and regulates casinos gaming (slots and casino table games), poker, bingo, sports betting, and lotteries.

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The licensing structure differs depending on the licence. Large gambling schemes are those with an annual turnover of between NOK200,000 and NOK100m; not more than 15 per cent of lottery turnover can be used on marketing whilst profits generally must be allocated to non-profit purposes.

There are three licences – pre-drawn lotteries, post-drawn lotteries and a combination of both – and in 2023 there were 74 active large lotteries and almost 3,000 small lotteries (turnover under

NOK200,000). Bingo licences are for non-profit purposes and generally licences come with a cap on turnover of such bingo games at NOK700,000. There are around 216 bingo halls in Norway.

Meanwhile there are certain public licences for landbased poker championships with a limit on prizes (NOK2m) and maximum number of participants is 5,000.

Application fees for licences range from NOK1,250 to NOK20,300 with annual licensing fees applicable. Norsk Tipping and Norsk Rikstoto have the exclusive right to offer online gambling activities in Norway and Norsk Tipping provides various games such as blackjack, roulette, and other casino games. However, it is not illegal for Norwegians to gamble on foreign websites or for foreign operators to offer their gambling products in Norway.

The authority's enforcement powers have resulted in several large operators leaving the Norwegian market in 2023 with continued efforts towards foreign-based operators.

For many years operators such as Unibet, Betsson, and ComeOn have had a large market share in Norway but have withdrawn from the market due to campaigns by the gaming authority.

Other companies like Trannel (Unibet) were issued fines of almost NOK1.2m a day if they did not stop operating in Norway. The BML Group (Betsson, Betsafe and Nordicbet) was issued similar fines.

The authority claims the results of this long-term regulatory work have also resulted in a 50 per cent drop in the number of Norwegians with





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gambling problems since 2019 from 55,000 then to around 23,000 in 2023.

The authority said in its 2023 annual report: “The authority has been through several rounds in the legal system against some of the large players who offer gambling illegally in Norway. In all court decisions we have been upheld. The effect of both rounds in court and notices of compulsory fines is that several of these companies more or less voluntarily withdrew from Norway.

“We consider stopping such companies to be a very important task, as they do not have measures that are responsible enough. We also see and ex-

perience that the payment processing ban is effective against the illegal players.”

In 2021 a ban on the distribution of TV adverts broadcasted from abroad was also introduced whilst Norsk Tipping cut its marketing in tandem with the drop in illegal advertising. The authority ordered the company to cut at least 20 per cent of its marketing costs between 2022 and 2023. The company appealed and an agreement to reduce marketing by at least NOK45m by June 2024 was introduced. Norsk Rikstoto also presented an action to cut almost NOK2.4m in marketing costs around the same time.

*What began 75 years ago in 1948 as weekly betting slip sales has grown considerably and the group now offers various games from lottery games (Lotto, Eurojackpot, Vikinglotto, Keno), sports betting (Fantasy, Oddsen, and Tipping), casino games and instant games. The company has more than 2.17 million registered players.*

## NORSK TIPPING

It's been quite a tough year for Norsk Tipping which has been under scrutiny following a number of indiscretions resulting in some high fines whilst player protection issues are also being monitored.

Norsk Tipping was founded in 1946 and began operating two years later and is a government-owned limited company now operating under the Ministry of Culture and Equality.

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Norwegians gambled just over NOK59m in total in 2023 compared to NOK56.7m in 2022. On average each inhabitant gambled NOK10,697 equivalent to €937.

The Norwegian market was worth NOK11.8bn in GGR in 2023 and Norsk Tipping accounts for approximately 78 per cent market share (NOK9.2bn) divided between 47.6 per cent lotteries and scratch cards; two per cent gaming machines

and 11.4 per cent online gaming.

The rest of the Norwegian gambling market is made up of bingo 7.6 per cent; Norsk Rikstoto with 7.2 per cent, the Postcode Lottery and Pantelottoriet, which together have 5.6 per cent of the market.

The Postcode Lottery was launched in 2018 and raises funds for the World Wildlife Fund and SOS Children's Villages. It has an average annual turnover of up to NOK360m. The Pantelottoriet (Recycling Lottery) has been operational since 2008 and uses empty bottles and cans recycled through a reverse vending machine converted into a stake in the lottery which raises funds for the Norwegian Red Cross.

There are 2,200 recycling machines across the country and each ticket to enter the lottery costs 50 ore with winnings of NOK50 minimum up to maximum NOK1m.

Illegal gambling makes up the remainder which includes online casinos, sports betting, and poker games. It is estimated that around NOK1.3bn is the illegal gambling turnover – about 9.8 per cent market share.

Norsk Tipping's turnover for 2023 amounted to NOK49.3bn with NOK40.1bn given out in prizes.



**NORSK TIPPING TURNOVER ANNUAL 2022 – 2023**

SECTOR	2023	2022
Sports games	NOK5.65bn	NOK4.90bn
Lottery games	NOK11.81bn	NOK11.59bn
Instant games	NOK2.4bn	NOK2.2bn
Casino games	NOK29.5bn	NOK27.9bn
<b>TOTAL</b>	<b>NOK49.3bn</b>	<b>NOK46.7bn</b>

**NORSK TIPPING GGR ANNUAL 2022 – 2023**

SECTOR	2023	2022
Sports games	NOK1.16bn	NOK1.05bn
Lottery games	NOK5.88bn	NOK5.77bn
Instant games	NOK864m	NOK864m
Casino games	NOK1.35bn	NOK1.30bn
<b>TOTAL</b>	<b>NOK9.27bn</b>	<b>NOK8.98bn</b>

Lottery sales are the most popular form of gaming accounting for almost 50 per cent of sales. In 2023 NOK969m was distributed from Norsk Tipping's profits to the Red Cross (NOK306.1m), Redningsselskapet (NOK188.9m), Norsk Folkhjelp (NOK23.2m) and 47 other charitable organisations.

Norsk Tipping operates the Grassroots scheme where a player can decide where seven per cent of the betting stake will go (to a team or organisation). It is supervised by the gaming authority and there are around 30,000 registered grassroots recipients and 1.1 million customers at Norsk Tipping are registered as Grassroot donors.

In 2023 NOK794.2m was distributed through the grassroots share – up NOK22.7m on the previous year. On average each donor gave NOK717 to their recipient. Since the scheme began in 2009 more than NOK7bn has been paid out in total.

**NORSK RIKSTOTO**

Gambling on horse racing is organised by Norsk Rikstoto which is a state-owned monopoly offering totalisator games with profits channelled back among various equestrian organisations.

The company was established in 1982 by the Norwegian Trotting Association (Det Norske Travelskap) and Norsk Jockeyklub (now called Norsk Galopp) and offers the game V75 plus others and also broadcasts races from other countries including Australia, Sweden, and France.

In January 2023 Norsk Rikstoto's monopoly licence was extended for a further 10 years under the new Gaming Act

Profits are now distributed with each organisation receiving a set percentage of the proceeds. This is different from the repealed regulations in which the ministry had far more discretion over where funds were distributed. Profits in 2023 amounted to NOK516m.

The new regulations mean national harness racing association, Det Norske Travelskap (Norwegian Trotting Association) will receive 82 per cent of the profits in a bid to support the development of the horse racing and breeding sector.

Norsk Galopp, the country's horse racing association, will receive 9.2 per cent whilst 5.8 per cent will be distributed to Norsk Hestesenter (Norwegian Horse Centre), a foundation to promote the quality of horse breeding. The last three per cent will go towards other equestrian bodies that qualify to apply.

## Norway

### Market Report

Norsk Rikstoto and NEP Norway are due to launch a new OTT platform in early 2026 for trotting coverage which will link Norwegian race tracks to the Oslo Broadcast Centre for efficient real-time coverage.

In 2023 the company saw a total turnover of NOK3.14bn with a net gaming revenue of NOK952.1m and had almost 167,000 active customers. This is compared to NOK3.26bn in 2022 and GGR of NOK990.4m.

The first half year of 2024 saw a total turnover of NOK1.58bn whilst it saw profits of NOK252m – 11 per cent higher than the first half of 2023.

Around 40 per cent of the turnover is played on Norwegian races and 60 per cent on foreign races. Most popular are the V75 game with a turnover of NO900.6m in 2023.

There are 10 harness tracks in Norway and one gallop track – Ovrevoll Racecourse which is located at the head of the Oslo Fjord about 10 minutes drive out of Oslo city.

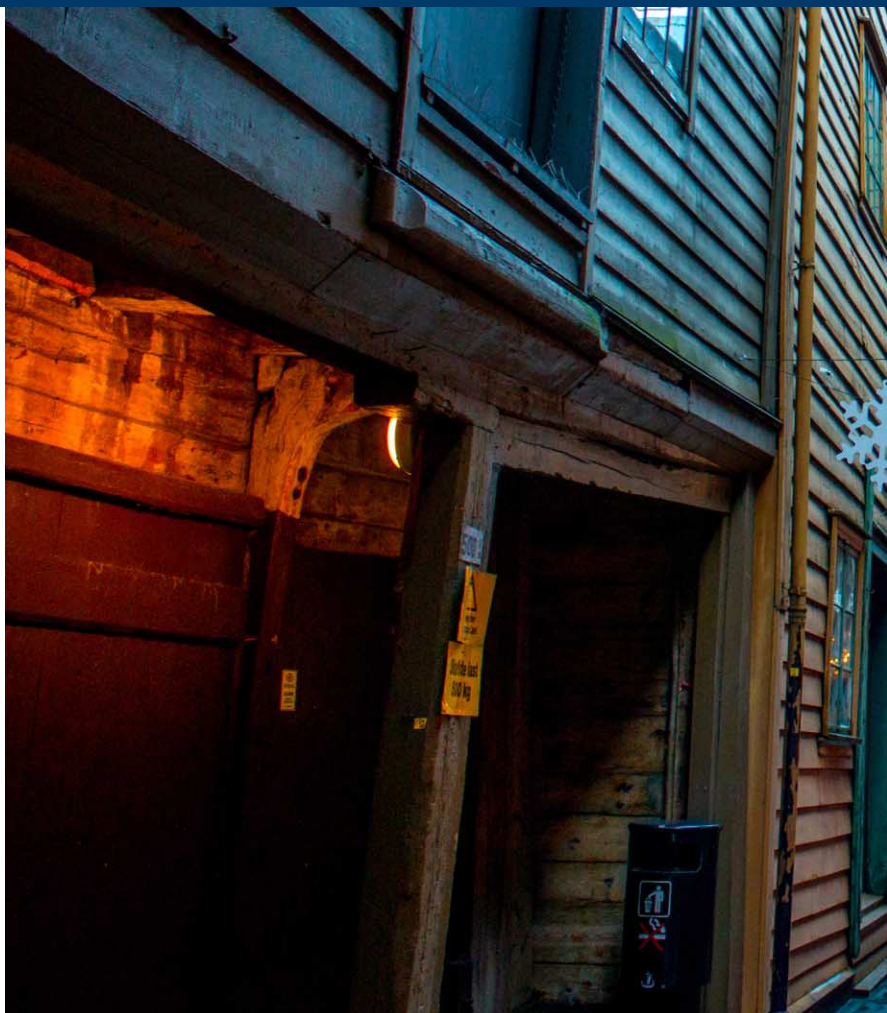
The racecourse was opened in 1932 and is the only racecourse to have both turf track and sand/dirt track. Race season is May to October whilst the biggest event is the Derby Day in August.

Trotting (Harness racing) is the oldest organised sport in Norway and the first races were held in 1832 whilst the Norwegian Trotting Association was formed in 1875 – celebrating 150 years of activity this year.

The association has 10 trotting associations and 156 teams across the country and there are around 12,000 horses.

The first race track to open was the Bjerke racetrack in Oslo in 1928 whilst other tracks are located in Bergen, Biri, Forus, Harstad, Jarlsberg, Klosterskogen, Varig Orkla Arena, Momarken, and Sorlandets.

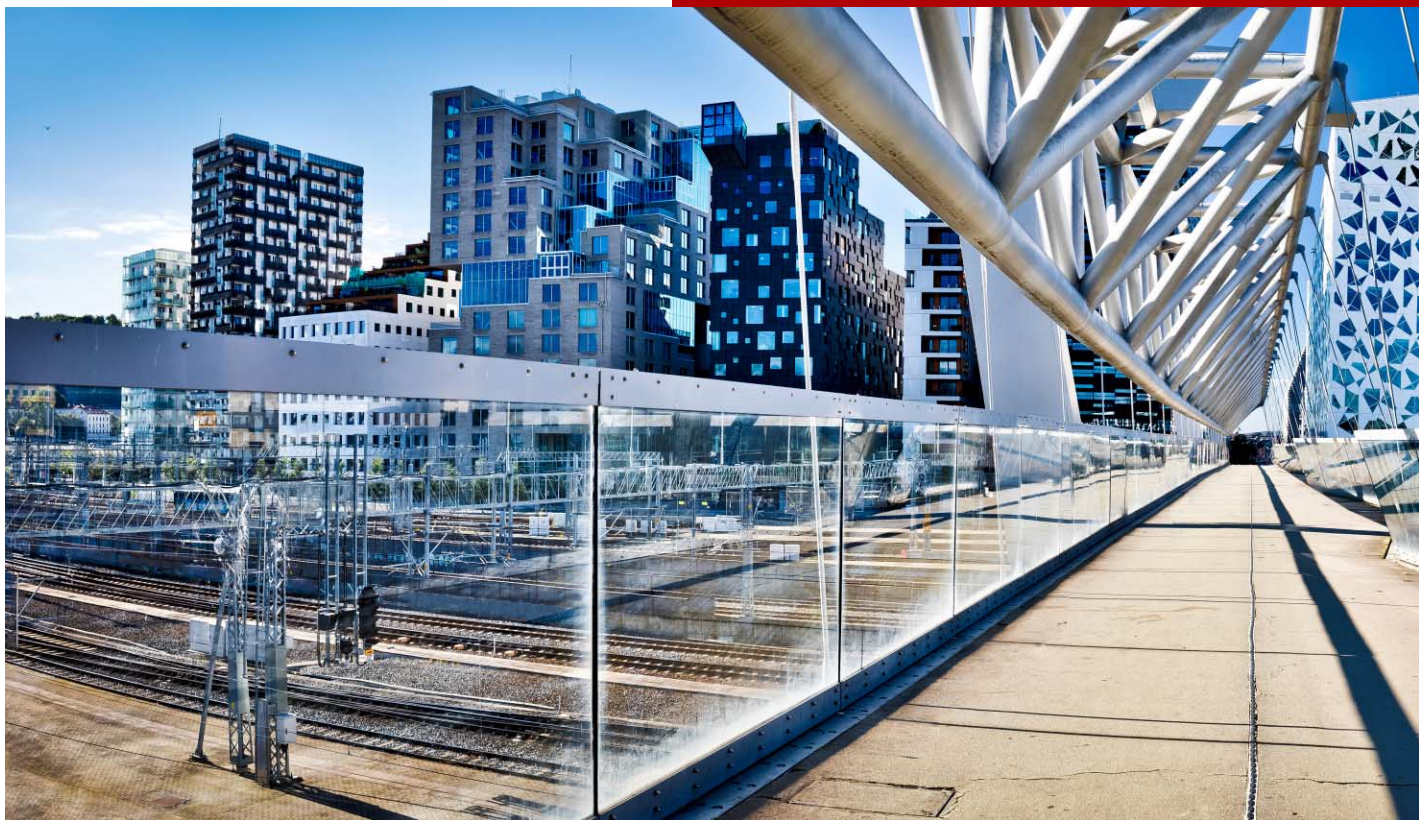
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Capital:  
**Oslo**  
Total Area:  
**323,802sq.km**  
Regions:  
**12 counties**  
Borders:  
**Finland, Sweden, Russia**  
Population:  
**5.5 million**  
Median age:  
**40.8 years**  
Religions:  
**Evangelical Lutheran, other**  
Languages:  
**Norwegian**  
Ethnic Groups:  
**Danish, Turkish, other**  
Currency:  
**Norwegian Kroner (NOK)**  
Government type:  
**Parliamentary Constitutional Monarchy**  
Chief of State:  
**King Harald V (since 1991)**  
Head of Government:  
**Prime Minister Jonas Gahr Store (since 2021)**  
Elections:  
**Next election due September 2025**  
Unemployment:  
**4.1% (Dec 2024)**  
Tourism:  
**6.1 million (2023)**





# ENDING THE MONOPOLY

Carl Fredrik Stenstrøm of NBO argues that after decades of resisting reform, Norway may finally be ready to replace its state-run model with a licensed system—driven by political momentum, mounting gambling harm, and a need for stronger funding of culture and sport.

For nearly 80 years, the state has had a tight grip on gambling in Norway. But as the grip has tightened, more and more players have slipped through their fingers, taking their money elsewhere. This is why a change may be on the horizon.

The reasoning – mission statement – for the current monopoly is clear cut, and admirable. It is meant to decrease the prevalence of problems related to gambling in Norway, and it shall ensure that culture and sports get a predictable, stable and sufficient funding. And for a long time, the monopoly fulfilled their task dutifully. Enter the dawn of internet, and increased connectivity.



**CARL FREDRIK STENSTRØM**  
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As in the rest of the world, the sheer number of alternatives to the monopoly skyrocketed in the early 2000s. Norwegians that only had experienced a system with lottery numbers scribbled down on slips of paper, could now access a plethora of different sites from their computer in the comfort of their own home. The government, as governments often are, was totally unprepared for this new situation.

Fearing the consequences, they quickly set out to defend the status quo. Any change was, by definition, dangerous and should be feared.



*The monopoly is decreasingly able to fulfil their mission statement. The increase of gambling related problems among young men especially is worrying, and more and more young people end up on the outside of society because they cannot afford to participate in culture or sports. Their social arenas are diminishing, fast, and this development cannot be accepted.*

## THE WINDS OF CHANGE

For a long time, the only major political party that supported a proper regulation of the online gambling market in Norway was the Progress Party. But they have never been in a position to dictate policy on the matter, and any regulation-attempts thus far have been futile. Now, however, they have received clear support from the Liberal Party, and the Conservative Party is also having a major internal debate about whether they should take a new position on the matter. If the latter does it, there are high hopes for a majority in favour of a license model after the general election in September.

And there is good reason for the sudden change in opinion.

As mentioned, the monopoly is decreasingly able to fulfil their mission statement. The increase of gambling related problems among young men especially is worrying, and more and more young people end up on the outside of society because they cannot afford to participate in culture or sports. Their social arenas are diminishing, fast, and this development cannot be accepted.

When we couple these realities with the fact that well-regulated markets experience a lower degree of gambling-related problems, and that all independent studies conclude that a licensing model will increase the funding of sport and culture, solution-oriented politicians are now looking at the possibilities of using the increased room to operate to bring about change in the current policy.

The Norwegian Industry Association for Online Gaming have high hopes for the future of the Norwegian gaming market. If we see a change in government in September, we are hopeful that a change in regulation of the online gaming market will follow. But as with everything else in life, nothing is for certain yet. The only thing we can be certain of, is that a change is coming at one point or another, and we have never been as close as we are now.

## THE BURSTING DIKE

In the Netherlands there is a famous story about a boy who saves his village by putting his finger in a damaged dike, holding it there until the rest of the villagers come to help and repair it. It may seem that Norwegian politicians have drawn inspiration from this story in their work to develop the regulations related to online gambling in Norway. For over 20 years, they have stood there with their finger in the proverbial dike, waiting for a magical solution to fix their problems.

The Norwegian authorities have really tried it all to stop the leakage. A ban on payment solutions, a ban on marketing and they are currently trying to implement a DNS-blocking of foreign gambling sites, among other things. But so far, nothing has worked. The dike is still leaking, problems related to gambling are still much higher than comparable countries, and the funding of culture and sports is declining.

As opposed to the Dutch boy, there are no villagers that are coming to help, and no ban, oppressive regulation or information campaign has worked. But most politicians have so far closed their eyes to the realities of the matter and refused to realise that it is time for a new approach.

Until now.