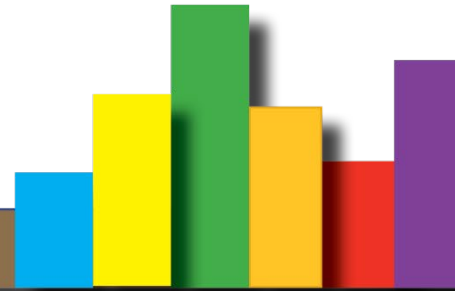




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NGCOA

REVENUE TRACKER

NOVEMBER 2023

\$Revenues	%C from 2022
November	-3.7%
YTD	+6.7%
#Transactions	%C from 2022
November	-8.7%
YTD	+7.7%

November: Revenues & transactions for the month [November 2023 vs. 2022]
YTD: Cumulative amounts for the calendar year to November 31 [2023 vs. 2022]

Data is total Visa, MC, Amex & Debit volume from over 900 NGCOA Canada merchant facilities. Does not include cash or cheque revenues or transactions.

\$Revenues	BC	AB	MB SK	ON	QC	ATL
November	+10.6%	+4.8%	+32.6%	-14.9%	-23.3%	-10.4%
YTD	+6.2%	+14.8%	+5.8%	+2.4%	+7.9%	+12.4%

#Transactions	BC	AB	MB SK	ON	QC	ATL
November	+18.5%	+18.9%	+3.0%	-29.4%	-39.9%	-14.9%
YTD	+5.6%	+16.0%	+5.2%	+5.7%	+10.9%	+5.2%

REPORT HIGHLIGHTS

Dollar volumes in November were 4% below prior year levels, repeating October's result, however the western regions registered gains while the central and east dropped significantly. The same regional differences were evident in transaction numbers with an overall decline of almost 9% in the month. Earlier closures due to difficult late fall weather is the most likely cause, as November last year allowed considerably more play than in 2023.

Due to stronger results earlier in the year, the YTD results remain positive for all regions – with 7% growth in dollar volumes, and 8% in transaction numbers.