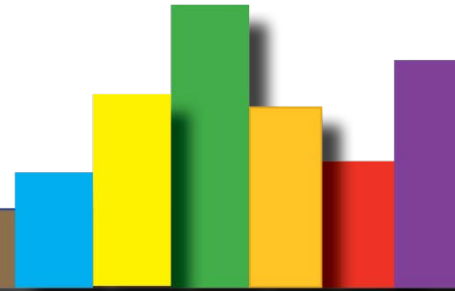




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NGCOA

REVENUE TRACKER

DECEMBER 2023

\$Revenues	%C from 2022
December	+12.9%
YTD	+6.9%
#Transactions	%C from 2022
December	+33.6%
YTD	+8.0%

December: Revenues & transactions for the month [December 2023 vs. 2022]
YTD: Cumulative amounts for the calendar year to December 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
December	+22.8%	+15.0%	+43.7%	+7.0%	-4.6%	-14.6%
YTD	+6.9%	+14.8%	+6.8%	+2.6%	+7.4%	+11.1%
#Transactions	BC	AB	MB SK	ON	QC	ATL
December	+61.1%	+20.1%	+24.7%	+22.3%	+14.4%	-1.0%
YTD	+6.6%	+16.1%	+5.5%	+5.9%	+10.9%	+5.2%

REPORT HIGHLIGHTS

In December, dollar volumes were 13% better compared to the previous year, contributing to an overall annual growth of 7%. Despite experiencing declines in December, Quebec and the Atlantic region maintained positive territory for the year-to-date, with the Atlantic region achieving a growth rate exceeding 11%. Alberta surpassed all regions for the full year, boasting a nearly 15% increase compared to 2022.

While there were substantial percentage increases in transactions for the month, the year-to-date change closely mirrored dollar volumes, both registering positive trends at +8% and +7%, respectively.