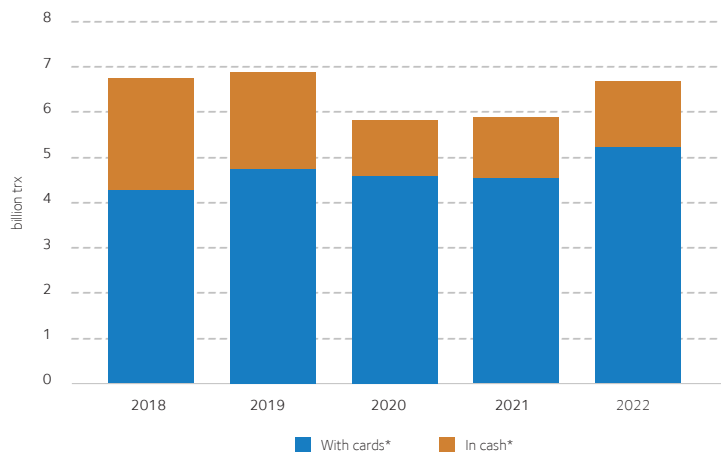


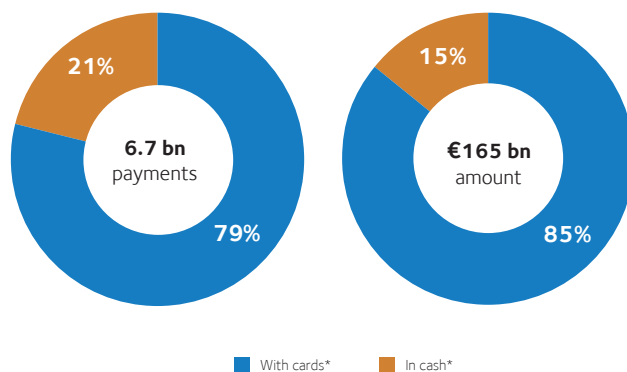
Factsheet on Dutch payments 2022

In 2022, the total number of payments in cash, with debit cards, iDEAL and credit cards – at the counter and online – increased over 16% compared to 2021. All these payments added up to 8.1 billion transactions. The amount spent increased over 11%. Other notable developments in 2022: more cash withdrawals, more card payments in public transport and additional growth for Instant Payments.

Rising number of payments at points-of-sale but not yet at pre-COVID level



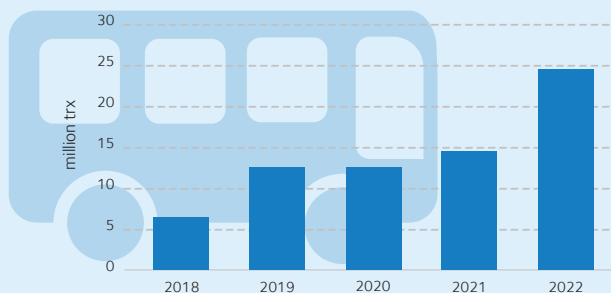
Distribution of point-of-sale payments in 2022



Lifting COVID restrictions in physical shops has contributed to the recovery of debit card and cash payments at points-of-sale. Last year, one in five point-of-sale payments was in cash, similar to 2021.

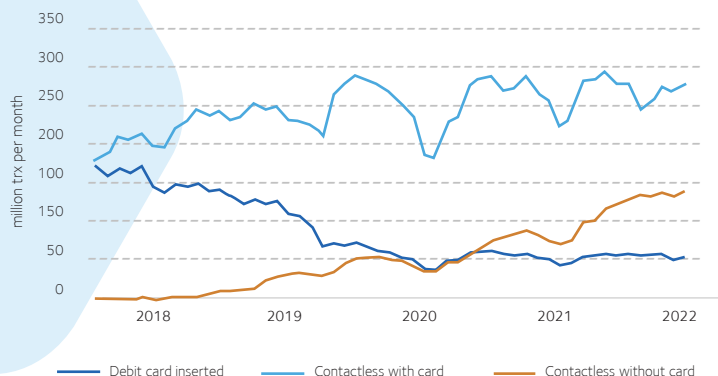
Booming debit card payments in public transport

The number of debit card payments in buses and streetcars and in subway and railway stations increased by 65% in 2022. The introduction of checking in and out in public transport with debit and credit cards (OVpay) has contributed to this strong growth.

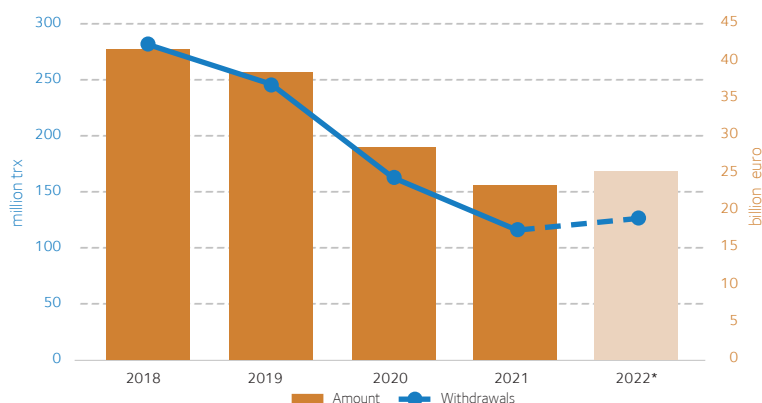


Almost a third of all debit card payments is cardless

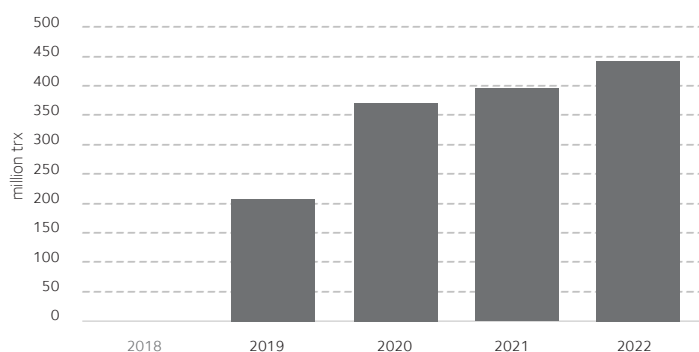
In December 2022, nearly 30% of all debit card payments was cardless, with a smartphone or smart watch. For just one in ten debit card payments the card is still inserted into the terminal.



Cash withdrawals on the rise again, after years of decline



Business batch processing leads to additional growth Instant Payments** in 2022



* The figures for cash withdrawals and for cash and credit card payments in 2022 are preliminary estimates. Final figures will follow in April 2023.

** Instant Payments transactions exchanged between Dutch banks via Worldline CSM.