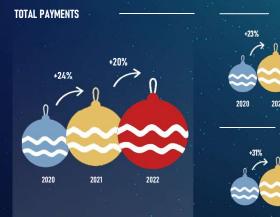
CHRISTMAS 2022 PORTUGAL TUESDAY, JANUARY 37



ACTIVITY INCREASE IN 2022

Variation of physical and online payments (in no.) in December



2020

2021

WEIGHT OF ONLINE PAYMENTS IN TOTAL ELECTRONIC

PAYMENTS

E-COMMERCE WEIGHT INCREASE

The share of online purchases in total electronic purchases has been increasing, standing at 15% in December 2022

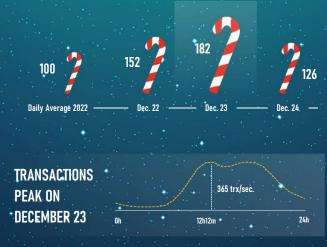


15%

2022

DECEMBER 23 WAS THE DAY WITH MORE PURCHASES THIS CHRISTMAS

Variation (Indexed) of the top 3 days of Christmas in no. of physical purchases

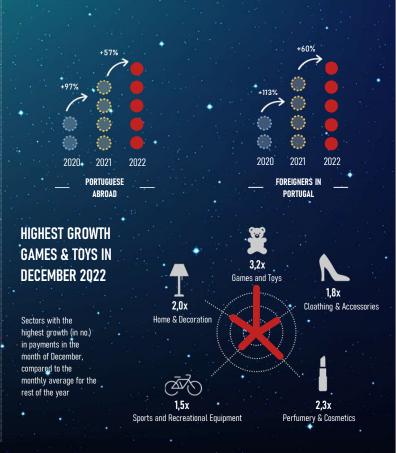


SIGNIFICANT GROWTH OF MB WAY Variation (Indexed) of MB WAY purchases in December (in no.)



MORE PHYSICAL PURCHASES IN AND FROM ABROAD

Variation (in no.) of physical purchases in December of Portuguese cards abroad and of purchases with foreign cards in Portugal



Christmas period considers the month of December 2022, from December 1st to December 31th. The 2022 daily average (average for the rest of the year) considers and foreign cards in the MULTIBANCO/Network and online payments in physical stores for Portuguese and foreign cards in the MULTIBANCO Network and online payments with MB WAY. - Learn more at www.shsanadytics.com