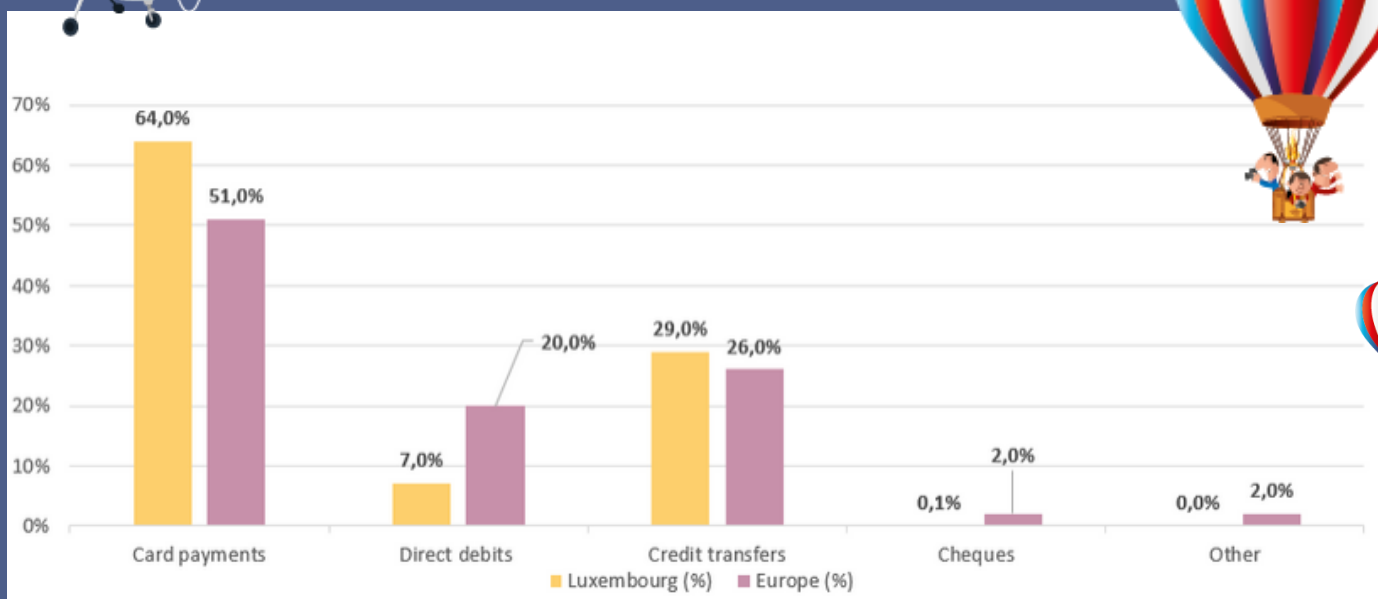


THE PAYMENT LANDSCAPE OF LUXEMBOURG



DISTRIBUTION OF CASHLESS PAYMENTS*



DID YOU KNOW?



Luxembourg features the highest banking internationalisation rate in Europe (94.8%).



Online banking and digital payments have high utilisation rates with 96% for the 25-34 age range making use of online banking.

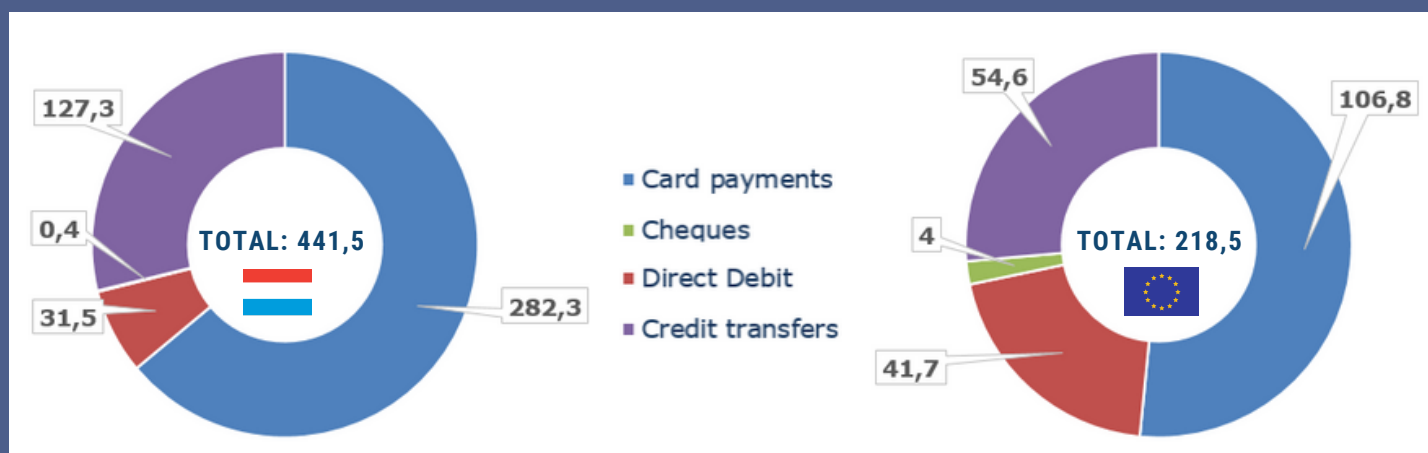


About 64% of all cashless payments in Luxembourg are card payments*.



Currently the Luxembourg's SEPA community is composed of 66 institutions.

NUMBER OF CASHLESS TRANSACTIONS PER CAPITA/PER YEAR*



*Due to the high amount of transactions made by e-money institutions registered in Luxembourg which do not represent those made solely within the country, the e-money transactions were excluded.