MobileAccount and CreditcardUser by Region Region, countrycode How People Access Emergency Funds Worldwide ✓ □ East Asia & Pacific MobileAccount ● CreditcardUser ■● FamilyFriends ✓ □ Europe & Central Asia Afghanistan Loan Latin America & Caribbean Kosovo othersource ✓ ☐ Middle East & North Africa 0.2 Yemen, Rep. SellAssests West Bank and Gaza ✓ □ South Asia WorkIncome 0.0 ✓ □ Sub-Saharan Africa Latin South Sub-Sah... East Asia Europe & Middle Egypt, Arab Rep. Africa & Pacific America... Central. Asia East & .. Tajikistan OnlinePaymentPrefrences WobileAccount 0.3 (65.71%) Paidonline 2014 2018 2020 2022 2024 Digital Payment Activity by Country GovernmentTransferswithPension Income vs Digital Use countryname Cash Bank Card Mobile NORTH AMERICA 30% (16.8...) Afghanistan 0.00 0.02 0.01 0.00 IncomeGroup Albania 0.14 0.06 0.01 0.00 High income Algeria 0.02 0.14 0.01 0.00 Upper midd... Argentina 0.02 0.13 0.02 0.03 33% Lower midd... (18.4...) Armenia 0.11 0.17 0.02 0.02

40% (22.01...)

Low income

Australia

Total

61%

Account Ownership

28%

MobileAccount

0.00 0.44

0.08 0.23 0.01

0.01

0.01

0.05

Inactive Account

Global Trends in Digital Finance