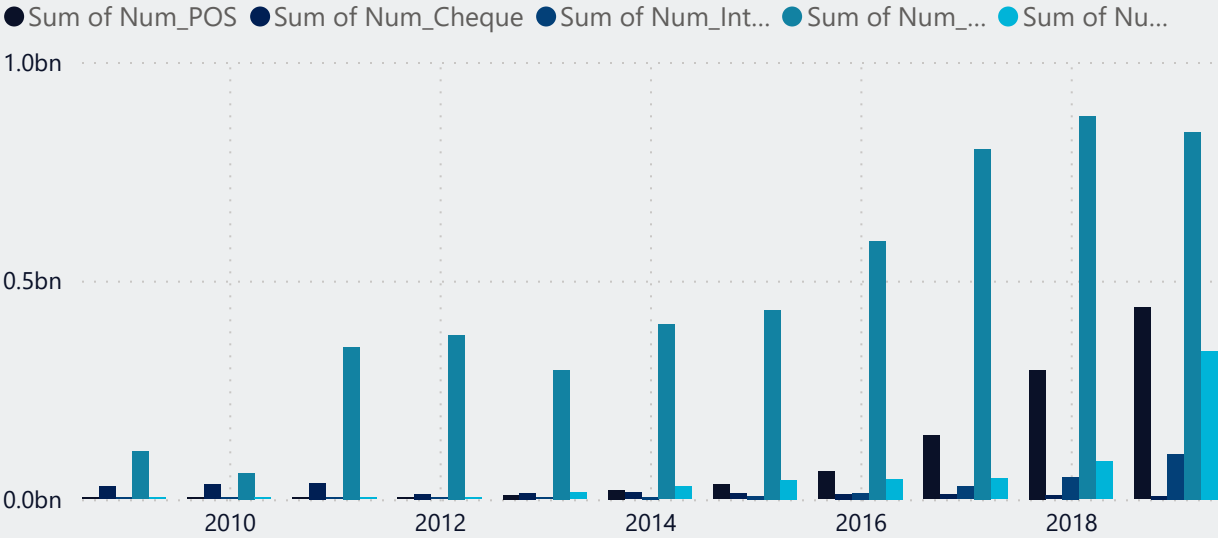
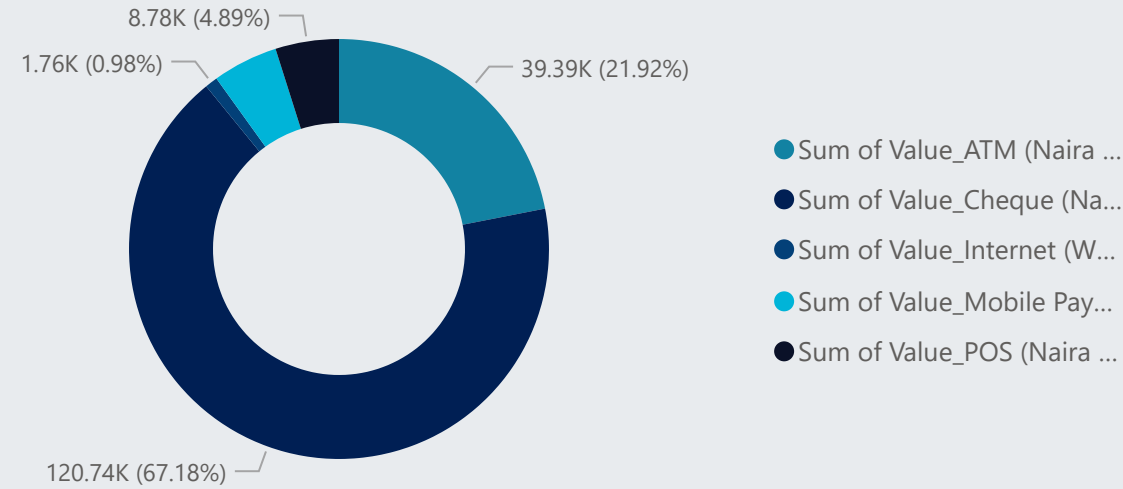


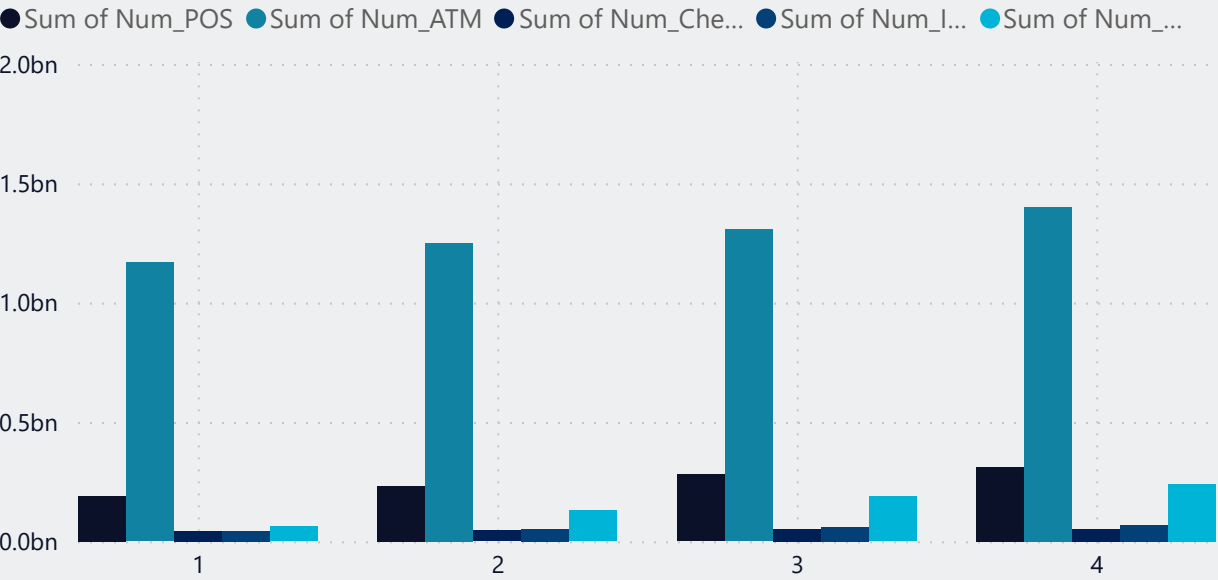
NUMBER OF TRANSACTIONS



VALUE OF TRANSACTIONS



QUARTERLY TRANSACTIONS



AVERAGE VALUE OF TRANSACTIONS(NAIRA BILLION)

914.72	298.43	66.52	13.30	68.57
Avr v_cheque	Avr v_atm	Avr v_pos	Avr v_internet	Avr v_mobile