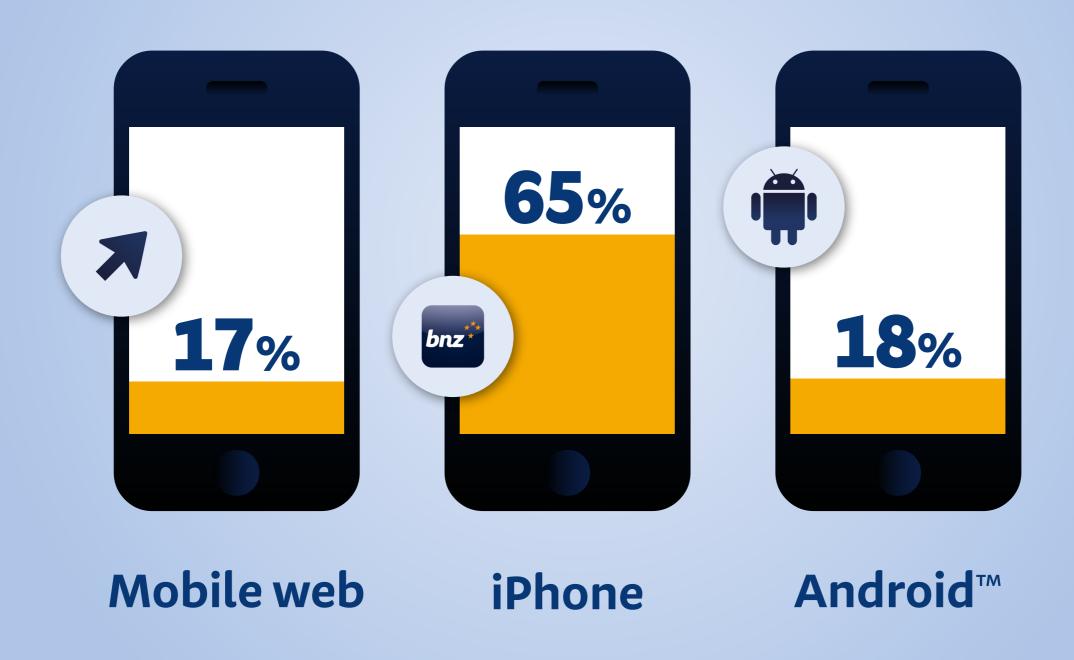
BNZ Mobile Banking security evolution

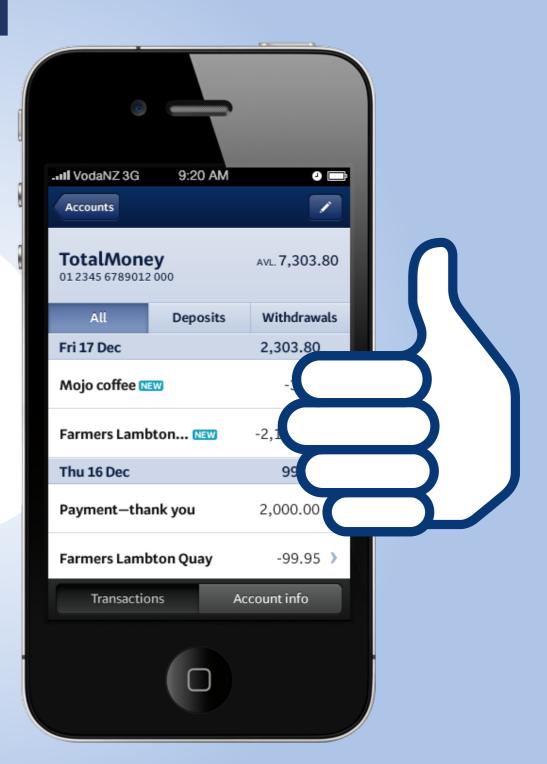


Mobile Banking for all smartphones



BNZ iPhone & Android App average App Store rating





Growth of BNZ Mobile Banking



June 2011

Monthly Logins

April 2012

Mobile app use by the numbers

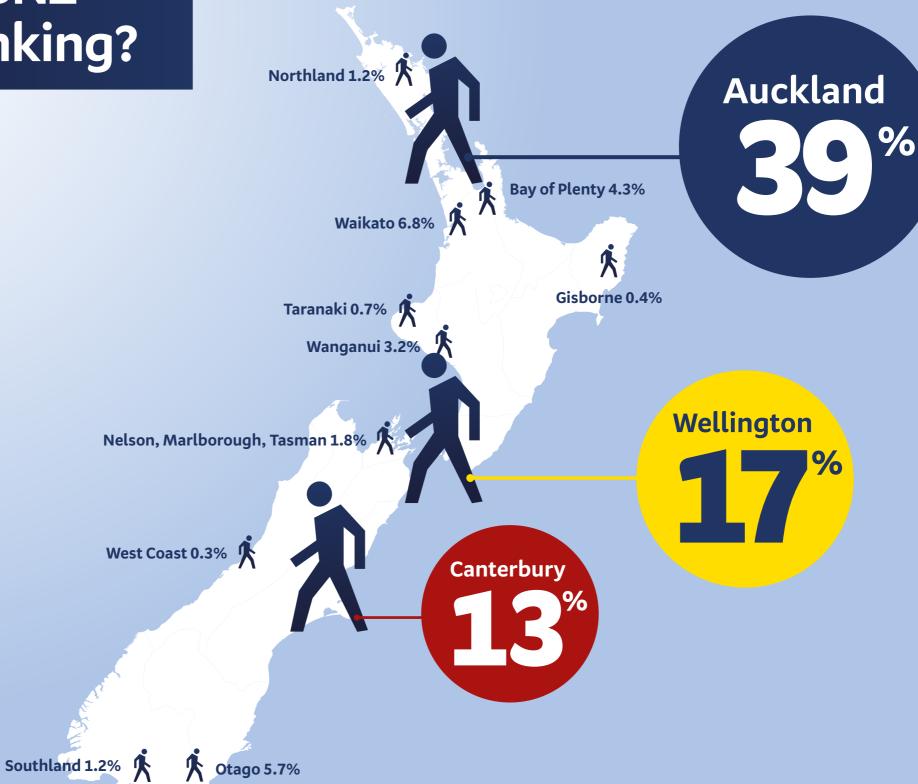
12 MILLION \$1/4 BILLION in payment transactions from 2 MILLION



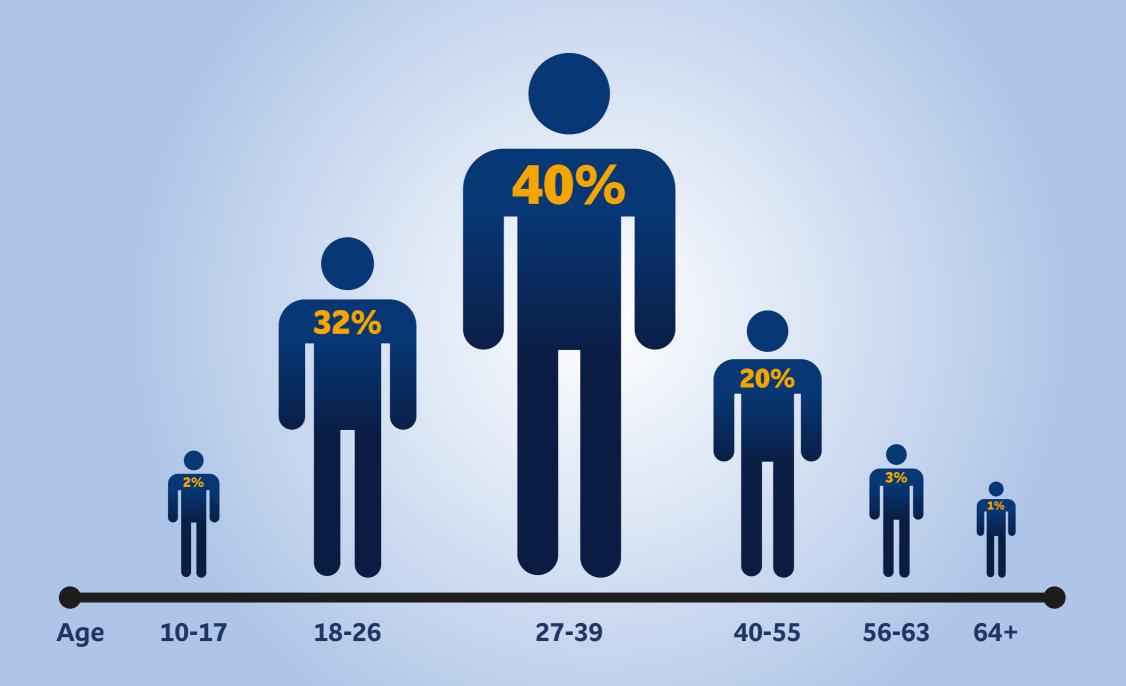




Who uses BNZ Mobile Banking?



BNZ Mobile Banking users by age



Mobile NetGuard security evolution



