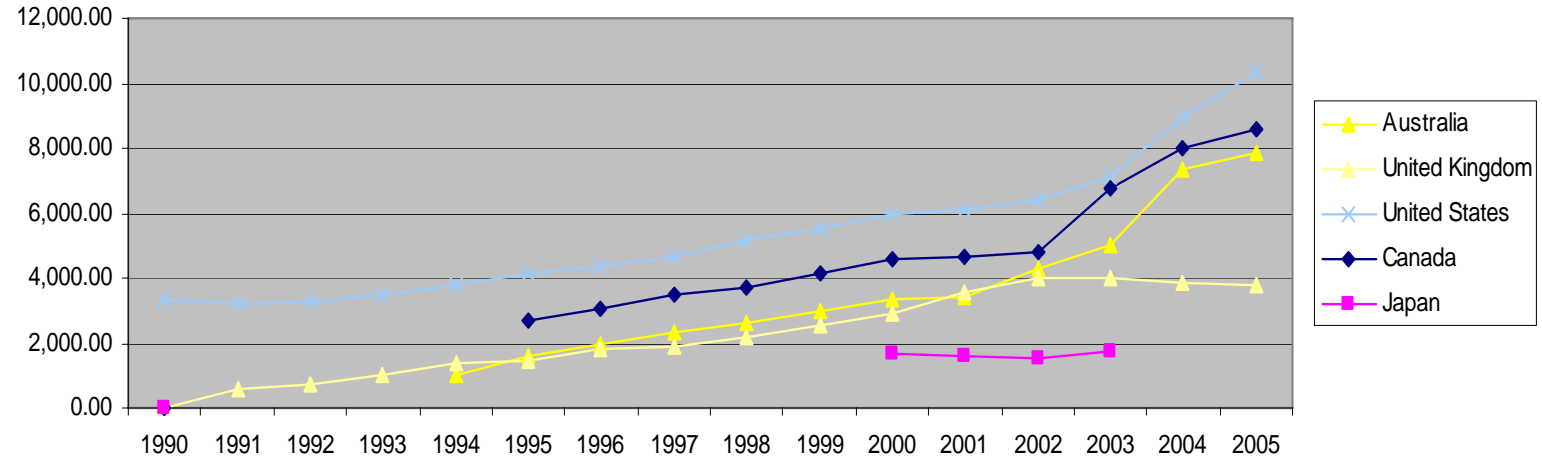


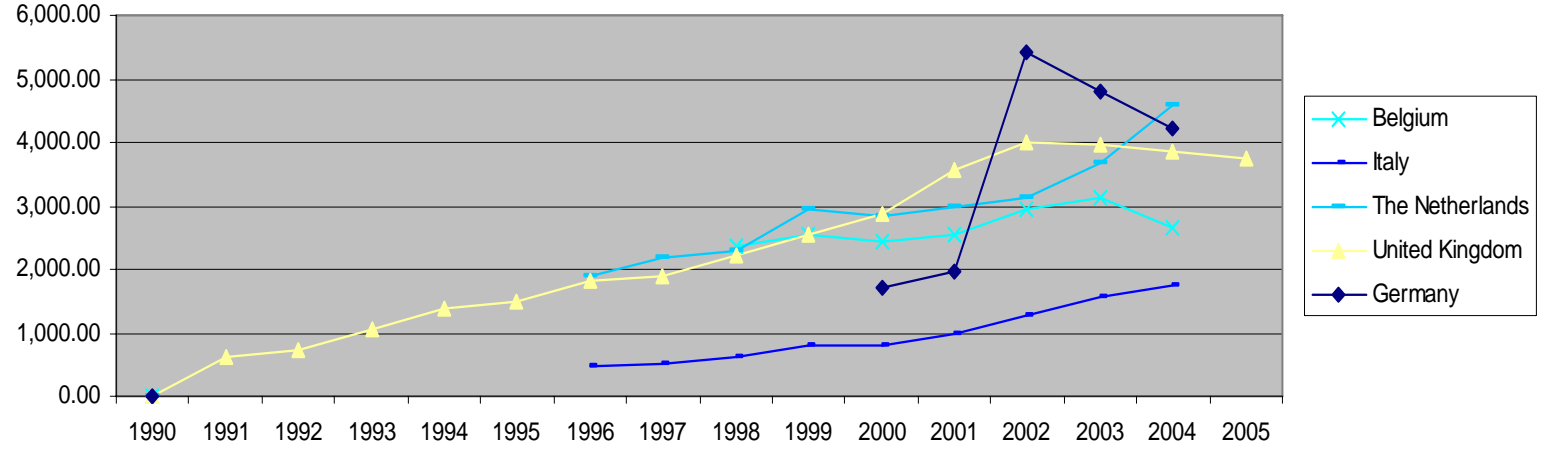
Charging Ahead

Total Card Value/Capita

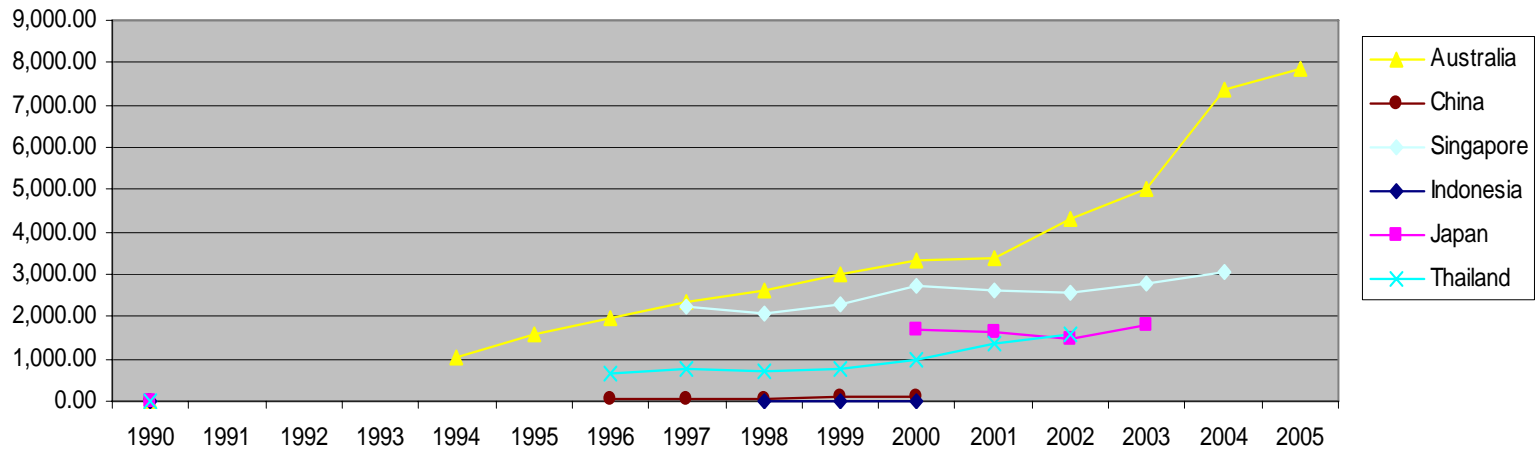
Total Card Value Per Capita Major Countries



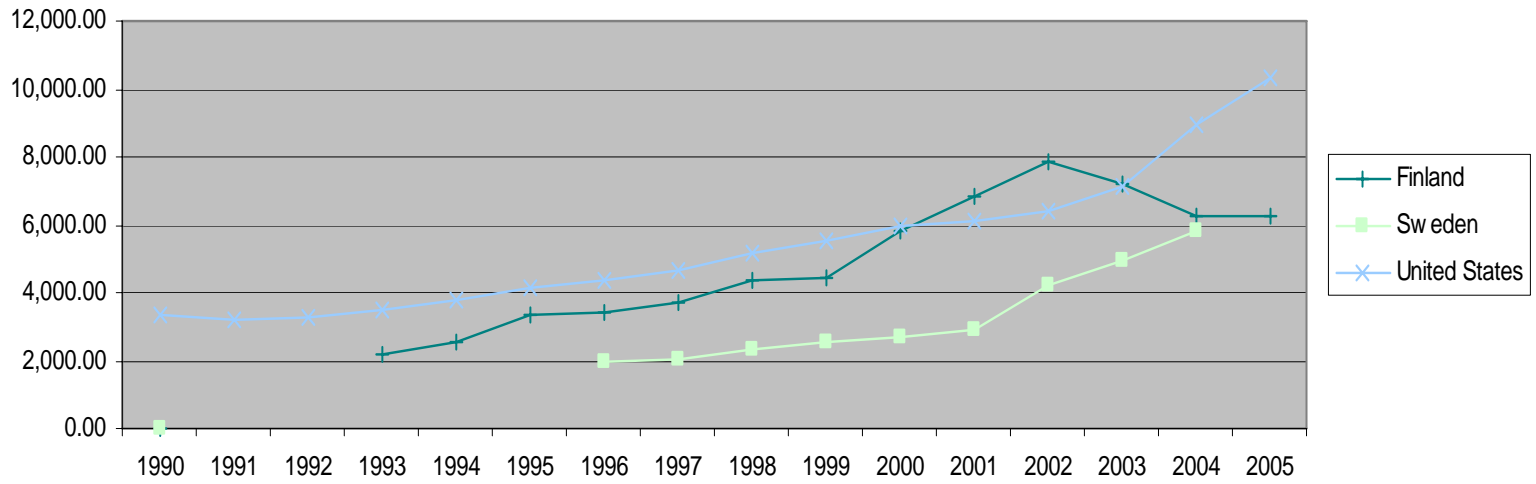
Total Card Value Per Capita European Union



Total Card Value Per Capita Asian Countries



Total Card Value Per Capita Scandinavian Countries



Total Card Value Per Capita Developing Countries

