ZENITH BANK PLC

WUDIL Gaya Road, Along Maiduguri Road, Wudil Kano Tel: 0201-2787000, 0201-2783000 Fax: 01-2618212

ACCOUNT NAME: UMAR BELLO MUSTAPHA
KOFAR FADA BAYAN GIDAN HAKIMI DAMBATTA
NA
NA NA

Account Statement

CURRENCY: NGN

Period: 24/10/2025 TO 19/10/2026
ACCOUNT No.: 2110025650

DATE	DESCRIPTION	DEBIT	CREDIT	VALUE DATE	BALANCE
	Opening Balance	0.00	0.00		17.98
25/10/2025	SMS CHARGE 26SEP TO 23OCT 2025	144.00	0.00	25/10/2025	-126.02
31/10/2025	R-1358752330/FGN: FEDER:OCT202/MUSTAPHA Mr. BELLO UMAR/FGNFEDERALGOVERNMENTOFNIGERIA	0.00	48,234.05	31/10/2025	48,108.03
31/10/2025	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015251031101500250158642484/Nil/ZMO5655884601	48,000.00	0.00	31/10/2025	108.03
31/10/2025	CHARGE + VAT	26.88	0.00	31/10/2025	81.15
31/10/2025	Airtime//08063355209//MTN	70.00	0.00	31/10/2025	11.15
06/11/2025	NIP//Paystack/CTSL EXPGCI Expresscredit Loan Disbursement XPRESS CREDIT GLOBAL INTL LIMITED	0.00	100,000.00	06/11/2025	100,011.15
06/11/2025	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015251106211845953167423141/Nil/ZMO5665849925	99,800.00	0.00	06/11/2025	211.15
06/11/2025	CHARGE + VAT	53.75	0.00	06/11/2025	157.40
07/11/2025	Airtime//08063355209//MTN	100.00	0.00	06/11/2025	57.40
09/11/2025	FGN STAMP DUTY	50.00	0.00	09/11/2025	7.40
12/11/2025	NIP/ROLEZ/Recharge2Cash /Recharge2Cash Payout/AT5 MFDS803202511121626470968 76MGM32Y	0.00	1,080.00	12/11/2025	1,087.40
12/11/2025	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015251112163014367173674231/Nil/ZMO5673723096	1,000.00	0.00	12/11/2025	87.40
12/11/2025	CHARGE + VAT	10.75	0.00	12/11/2025	76.65
12/11/2025	Airtime//08063355209//MTN	70.00	0.00	12/11/2025	6.65
27/11/2025	TRF FROM KANO UNI OF SCI & TECH SALARY ACCT/ADUSTECH_FEB_2022_QUEN_112601475	0.00	2,301.67	27/11/2025	2,308.32
27/11/2025	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015251127083013617189221371/Kust/ZMO5692643095	2,250.00	0.00	27/11/2025	58.32
27/11/2025	CHARGE + VAT	10.75	0.00	27/11/2025	47.57
28/11/2025	R-1382665294/FGN: FEDER:NOV202/MUSTAPHA Mr. BELLO UMAR/FGNFEDERALGOVERNMENTOFNIGERIA	0.00	953.86	28/11/2025	1,001.43
28/11/2025	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015251128114739740190659047/Nil/ZMO5694646083	950.00	0.00	28/11/2025	51.43
28/11/2025	CHARGE + VAT	10.75	0.00	28/11/2025	40.68
29/11/2025	SMS CHARGE 24OCT TO 27NOV 2025	144.00	0.00	29/11/2025	-103.32
04/12/2025	CIP CR/ UMAR BELLO MUSTAPHA/Transfer from UMAR BELLO MUSTAPHA 100004251204104929146793219862	0.00	200.00	04/12/2025	96.68
04/12/2025	NIP CR/MOB/NIBSS MANDATE ACTIVATION/PARAL/ Loan	50.00	0.00	04/12/2025	46.68
04/12/2025	NIP CHARGE + VAT	10.75	0.00	04/12/2025	35.93
04/12/2025	NIP/ROLEZ/Wiam Nigeria Limited/Loan Disburse under Contract LENDSWAP /AT5 MFDS362025120411525819219 6T7F05T	0.00	4,000.00	04/12/2025	4,035.93
04/12/2025	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015251204115601540198922667/N/ZMO5704649950	4,000.00	0.00	04/12/2025	35.93

04/12/2025	CHARGE + VAT	10.75	0.00	04/12/2025	25.18
09/12/2025	CIP CR/ UMAR BELLO MUSTAPHA/Transfer from UMAR BELLO MUSTAPHA 100004251209202847147233013417	0.00	100.00	09/12/2025	125.18
09/12/2025	ISW Web Prchs-095622630120--12745126979 Google PlaystLANG-	51.00	0.00	09/12/2025	74.18
10/12/2025	Airtime//09039123172//MTN	70.00	0.00	10/12/2025	4.18
16/12/2025	NIP/ROLEZ/FLEETWOOD LENDING LIMITED/single/AT5 MFDS33420251216144350353596SXN0ZD	0.00	3,000.00	16/12/2025	3,004.18
16/12/2025	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015251216144542633234636218/Nil/ZMO 5721713479	2,950.00	0.00	16/12/2025	54.18
16/12/2025	CHARGE + VAT	10.75	0.00	16/12/2025	43.43
18/12/2025	NIP/ROLEZ/Recharge2Cash /Recharge2Cash Payout/AT5 MFDS78820251218101216519332FUBGSZ	0.00	3,900.00	18/12/2025	3,943.43
18/12/2025	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015251218101550733240996394/Nil/ZMO 5724467326	3,900.00	0.00	18/12/2025	43.43
18/12/2025	CHARGE + VAT	10.75	0.00	18/12/2025	32.68
18/12/2025	:ISW INFLOW CR|MNP|ZIB|181225135710|229603:Recharge 2Cash Payout/AT104_MFDS30120251218135825542 988205E53	0.00	3,950.00	18/12/2025	3,982.68
18/12/2025	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015251218140122377241924509/Nil/ZMO 5724872786	3,950.00	0.00	18/12/2025	32.68
18/12/2025	CHARGE + VAT	10.75	0.00	18/12/2025	21.93
23/12/2025	NIP/RUBIE/AIMTOGET TECH/WALLET WITHDRAWAL	0.00	3,150.00	23/12/2025	3,171.93
23/12/2025	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015251223113622547257640215/Nil/ZMO 5732825341	3,150.00	0.00	23/12/2025	21.93
23/12/2025	CHARGE + VAT	10.75	0.00	23/12/2025	11.18
24/12/2025	R-1401482694/FGN: FEDER:DEC202/MUSTAPHA Mr. BELLO UMAR/FGNFEDERALGOVERNMENTOFNIGERIA	0.00	35,089.55	24/12/2025	35,100.73
24/12/2025	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015251224163841450259937300/Nil/ZMO 5735663471	35,050.00	0.00	24/12/2025	50.73
24/12/2025	CHARGE + VAT	26.88	0.00	24/12/2025	23.85
24/12/2025	NIP CR/MOB/UMAR MUSTAPHA/STLB / Nil	10.00	0.00	24/12/2025	13.85
24/12/2025	NIP CHARGE + VAT	10.75	0.00	24/12/2025	3.10
25/12/2025	NIP/RUBIE/AIMTOGET TECH/WALLET WITHDRAWAL	0.00	3,750.00	25/12/2025	3,753.10
25/12/2025	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015251225114004567261036317/Nil/ZMO 5736991016	3,730.00	0.00	25/12/2025	23.10
25/12/2025	CHARGE + VAT	10.75	0.00	25/12/2025	12.35
25/12/2025	NIP/RUBIE/AIMTOGET TECH/WALLET WITHDRAWAL	0.00	3,150.00	25/12/2025	3,162.35
25/12/2025	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015251225221649777261738218/Nil /ZMO5737791433	3,150.00	0.00	25/12/2025	12.35
25/12/2025	CHARGE + VAT	10.75	0.00	25/12/2025	1.60
26/12/2025	SMS CHARGE 28NOV TO 23DEC 2025	192.00	0.00	26/12/2025	-190.40
17/01/2026	2025Qtr4MASTERCardMaint.Fee-2110025650	53.75	0.00	17/01/2026	-244.15
17/01/2026	2025Qtr4VerveCardMaint.Fee-2110025650	53.75	0.00	17/01/2026	-297.90
18/01/2026	VAT2025Qtr4MASTERCardMaint.Fee-2110025650	4.03	0.00	18/01/2026	-301.93
19/01/2026	VAT2025Qtr4VerveCardMaint.Fee-2110025650	4.03	0.00	19/01/2026	-305.96
19/01/2026	RVSLVAT2025Qtr4VerveCardMaint.Fee-2110025650	0.00	4.03	19/01/2026	-301.93
19/01/2026	RVSL_VAT2025Qtr4MASTERCardMaint.Fee-2110025650	0.00	4.03	19/01/2026	-297.90
25/01/2026	NIP/ROLEZ/UMAR MUSTAPHA/UMAR MUSTAPH Trf for Customer/AT68 TRF2MPTapf83201517009394526208O	0.00	7,450.00	24/01/2026	7,152.10
25/01/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260124221454410295497554/Nil/ZMO 5777344795	7,100.00	0.00	24/01/2026	52.10
25/01/2026	CHARGE + VAT	26.88	0.00	24/01/2026	25.22
25/01/2026	SMS CHARGE 24DEC TO 22JAN 2026	128.00	0.00	25/01/2026	-102.78

06/02/2026	R-1427463385/FGN IPPIS:FGNSALJ/MUSTAPHA Mr. BELLO UMAR MUSTAPHA Mr. BELLO UMAR/FGNIPPIS	0.00	121,565.18	06/02/2026	121,462.40
06/02/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260206180149427311500177/Nil/ZMO 5795424162	121,300.00	0.00	06/02/2026	162.40
06/02/2026	CHARGE + VAT	53.75	0.00	06/02/2026	108.65
06/02/2026	FGN Stamp Duty//CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260206180149427311500177/Nil/ZMO 5795424162	50.00	0.00	06/02/2026	58.65
09/02/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260209155403823314892715/Nil/ZMO 5799250327	40.00	0.00	09/02/2026	18.65
09/02/2026	CHARGE + VAT	10.75	0.00	09/02/2026	7.90
21/02/2026	SMS CHARGE 23JAN TO 18FEB 2026	64.00	0.00	21/02/2026	-56.10
28/02/2026	CAPITALIZED INTEREST CREDIT	0.00	0.06	01/03/2026	-56.04
28/02/2026	STATE WITHOLDING TAX	0.01	0.00	01/03/2026	-56.05
03/03/2026	R-1437092771/FGN: FEDER:FEB202/MUSTAPHA Mr. BELLO UMAR/FGNFEDERALGOVERNMENTOFNIGERIA	0.00	96,627.51	03/03/2026	96,571.46
03/03/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260303180700453342101421/Salary /ZMO5831499735	96,400.00	0.00	03/03/2026	171.46
03/03/2026	CHARGE + VAT	53.75	0.00	03/03/2026	117.71
03/03/2026	FGN Stamp Duty//CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260303180700453342101421/Salary /ZMO5831499735	50.00	0.00	03/03/2026	67.71
04/03/2026	TRF FROM FAST CREDIT LIMITED/MDA551183-MDA551183-AKRMDA-MUSTAPHA BELLO UMAR	0.00	564,625.00	04/03/2026	564,692.71
04/03/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260304152410543343270097/Mine/ZMO5832868851	564,500.00	0.00	04/03/2026	192.71
04/03/2026	CHARGE + VAT	53.75	0.00	04/03/2026	138.96
04/03/2026	FGN Stamp Duty//CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260304152410543343270097/Mine/ZMO5832868851	50.00	0.00	04/03/2026	88.96
06/03/2026	CIP CR/ UMAR BELLO MUSTAPHA/Transfer from UMAR BELLO MUSTAPHA	0.00	2,000.00	06/03/2026	2,088.96
06/03/2026	INSTANT CARD ISSUANCE FEE	1,000.00	0.00	06/03/2026	1,088.96
06/03/2026	VAT ON CARD ISSUANCE FEE	75.00	0.00	06/03/2026	1,013.96
06/03/2026	MC Loc ATM Wdl-007772263488--Plt 49\50 Daura Rd Kazaure JING-	1,000.00	0.00	06/03/2026	13.96
06/03/2026	MC Loc ATM Wdl-007772270729--Plt 49\50 Daura Rd Kazaure JING-	18,000.00	0.00	06/03/2026	-17,986.04
06/03/2026	CIP CR/ UMAR BELLO MUSTAPHA/Transfer from UMAR BELLO MUSTAPHA	0.00	18,000.00	06/03/2026	13.96
06/03/2026	R-1440626775/FGN IPPIS:FGNWAGE/MUSTAPHA?? BELLO UMAR MUSTAPHA?? BELLO UMAR/FGNIPPIS	0.00	35,000.00	06/03/2026	35,013.96
06/03/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260306164312080346281257/Nil/ZMO 5836326952	34,900.00	0.00	06/03/2026	113.96
06/03/2026	CHARGE + VAT	26.88	0.00	06/03/2026	87.08
06/03/2026	FGN Stamp Duty//CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260306164312080346281257/Nil/ZMO 5836326952	50.00	0.00	06/03/2026	37.08
12/03/2026	NIP/PBNL/AMS FINANCE & MGT OPS ACCT /PRV To ZENITH BANK umar bello mustapha from AMS FINANCE MGT OPS ACCT PRV-AMENS	0.00	445,030.03	12/03/2026	445,067.11
12/03/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260312233319993354271525/Mine/ZMO5845503470	444,000.00	0.00	12/03/2026	1,067.11
12/03/2026	CHARGE + VAT	53.75	0.00	12/03/2026	1,013.36
12/03/2026	FGN Stamp Duty//CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260312233319993354271525/Mine/ZMO5845503470	50.00	0.00	12/03/2026	963.36
12/03/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260312233413347354271777/Mine/ZMO5845503767	900.00	0.00	12/03/2026	63.36
12/03/2026	CHARGE + VAT	10.75	0.00	12/03/2026	52.61

14/03/2026	NIP//Paystack/g260226035753puid74301354sportybet comSporty	0.00	44,000.00	14/03/2026	44,052.61
14/03/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260314184401967356514156/Ni/ZMO5848132249	43,950.00	0.00	14/03/2026	102.61
14/03/2026	CHARGE + VAT	26.88	0.00	14/03/2026	75.73
14/03/2026	FGN Stamp Duty//CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260314184401967356514156/Ni/ZMO5848132249	50.00	0.00	14/03/2026	25.73
17/03/2026	CIP/CR/USSD/UMAR BELLO MUSTAPHA/OPAY /000015260317232925777360373861/ussd transfer/USS5852420538	11,900.00	0.00	17/03/2026	-11,874.27
17/03/2026	CHARGE + VAT	26.88	0.00	17/03/2026	-11,901.15
17/03/2026	FGN Stamp Duty//CIP/CR/USSD/UMAR BELLO MUSTAPHA/OPAY /000015260317232925777360373861/ussd transfer/USS5852420538	50.00	0.00	17/03/2026	-11,951.15
17/03/2026	NIP//Paystack/g260226035753puid74301354sportybet comSporty	0.00	12,000.00	17/03/2026	48.85
21/03/2026	NIP//Paystack/g260226035753puid74301354sportybet comSporty	0.00	4,900.00	21/03/2026	4,948.85
21/03/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260321173112880364916858/Nil/ZMO5857643855	4,900.00	0.00	21/03/2026	48.85
21/03/2026	CHARGE + VAT	10.75	0.00	21/03/2026	38.10
23/03/2026	NIP/UBA/UCEE MICROFINANCE BANK LIMITED /CIB/UTO/2109987952/umar bello mustapha	0.00	539,000.00	23/03/2026	539,038.10
23/03/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260323090402390366642073/Mine/ZMO5859435450	538,000.00	0.00	23/03/2026	1,038.10
23/03/2026	CHARGE + VAT	53.75	0.00	23/03/2026	984.35
23/03/2026	FGN Stamp Duty//CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260323090402390366642073/Mine/ZMO5859435450	50.00	0.00	23/03/2026	934.35
23/03/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260323091944323366659491/Nol/ZMO5859454923	900.00	0.00	23/03/2026	34.35
23/03/2026	CHARGE + VAT	10.75	0.00	23/03/2026	23.60
24/03/2026	NIP//Paystack/g260226035753puid74301354sportybet comSporty	0.00	39,000.00	24/03/2026	39,023.60
24/03/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260324124413680368143350/Nil/ZMO5861223404	38,900.00	0.00	24/03/2026	123.60
24/03/2026	CHARGE + VAT	26.88	0.00	24/03/2026	96.72
24/03/2026	FGN Stamp Duty//CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260324124413680368143350/Nil/ZMO5861223404	50.00	0.00	24/03/2026	46.72
27/03/2026	R-1449325079/FGN: FEDER:MAR202/MUSTAPHA Mr. BELLO UMAR/FGNFEDERALGOVERNMENTOFNIGERIA	0.00	25,171.77	27/03/2026	25,218.49
27/03/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260327174346490372425781/Nil/ZMO5866247209	25,100.00	0.00	27/03/2026	118.49
27/03/2026	CHARGE + VAT	26.88	0.00	27/03/2026	91.61
27/03/2026	FGN Stamp Duty//CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260327174346490372425781/Nil/ZMO5866247209	50.00	0.00	27/03/2026	41.61
28/03/2026	SMS CHARGE 20FEB TO 26MAR 2026	336.00	0.00	28/03/2026	-294.39
29/03/2026	2026 Qtr 1 MASTER Card Maintenance Fee	53.75	0.00	29/03/2026	-348.14
26/04/2026	SMS CHARGE 27MAR TO 24APR 2026	24.00	0.00	26/04/2026	-372.14
30/04/2026	R-1461336754/TR:109110623-FGN: FEDER:APR2026SalaryNATIONALBIOTECHNOLOG:CBN:109110623-250916-:1461430823 - FGN: FEDERAL GOVERNMENT OF NIGERIA/MUSTAPHA Mr. BELLO UMAR/FGNFEDERALGOVERNMENTOFNIGERIA	0.00	9,945.84	30/04/2026	9,573.70
30/04/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260430093931390413606587/Nil/ZMO5913968071	9,500.00	0.00	30/04/2026	73.70
30/04/2026	CHARGE + VAT	26.88	0.00	30/04/2026	46.82
30/04/2026	CAPITALIZED INTEREST CREDIT	0.00	0.01	01/05/2026	46.83

24/05/2026	R-1469302285/FGN: FEDER:MAY202/MUSTAPHA Mr. BELLO UMAR/FGNFEDERALGOVERNMENTOFNIGERIA	0.00	9,677.17	24/05/2026	9,724.00
24/05/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260524122658887445132466/Nil /ZMO5949483923	9,660.00	0.00	24/05/2026	64.00
24/05/2026	CHARGE + VAT	26.88	0.00	24/05/2026	37.12
30/05/2026	SMS CHARGE 24APR TO 28MAY 2026 NGN	48.00	0.00	30/05/2026	-10.88
31/05/2026	CAPITALIZED INTEREST CREDIT	0.00	0.28	01/06/2026	-10.60
31/05/2026	STATE WITHOLDING TAX	0.03	0.00	01/06/2026	-10.63
28/06/2026	2026 Qtr 2 MASTER Card Maintenance Fee	53.75	0.00	28/06/2026	-64.38
29/06/2026	R-1480481335/FGN: FEDER:JUN202/MUSTAPHA Mr. BELLO UMAR/FGNFEDERALGOVERNMENTOFNIGERIA	0.00	9,441.00	29/06/2026	9,376.62
30/06/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260630060857910499658927/Nil/ZMO5998920655	9,345.00	0.00	30/06/2026	31.62
30/06/2026	CHARGE + VAT	26.88	0.00	30/06/2026	4.74
30/06/2026	CAPITALIZED INTEREST CREDIT	0.00	2.04	01/07/2026	6.78
30/06/2026	STATE WITHOLDING TAX	0.20	0.00	01/07/2026	6.58
10/07/2026	NIP/FCMB/BRAVEWOOD FINANCE-ACCELLO DISBURSEMENT/webTB1cAccelloMayRefund B15IFO551183umar bello mustaph	0.00	20,916.67	10/07/2026	20,923.25
10/07/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260710170956733523613691/Nil/ZMO6014261273	20,800.00	0.00	10/07/2026	123.25
10/07/2026	CHARGE + VAT	26.88	0.00	10/07/2026	96.37
10/07/2026	FGN Stamp Duty//CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260710170956733523613691/Nil/ZMO6014261273	50.00	0.00	10/07/2026	46.37
22/07/2026	NIP/FCMB/BRAVEWOOD FINANCE-ACCELLO DISBURSEMENT/webTB1cAccelloOverpaidafterDec2023RefundB1IFO551183um	0.00	16,789.04	22/07/2026	16,835.41
22/07/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260722190928040557421798/Nil/ZMO6030092651	16,750.00	0.00	22/07/2026	85.41
22/07/2026	CHARGE + VAT	26.88	0.00	22/07/2026	58.53
22/07/2026	FGN Stamp Duty//CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260722190928040557421798/Nil/ZMO6030092651	50.00	0.00	22/07/2026	8.53
25/07/2026	SMS CHARGE 26JUN TO 23JUL 2026 NGN	72.00	0.00	25/07/2026	-63.47
27/07/2026	R-1493383332/TR:109400675-FGN: FEDER:JUL2026SalaryNATIONALBIOTECHNOLOG:CBN:109400675-255554-:1493357542 - FGN: FEDERAL GOVERNMENT OF NIGERIA/MUSTAPHA Mr. BELLO UMAR/FGNFEDERALGOVERNMENTOFNIGERIA	0.00	11,457.51	27/07/2026	11,394.04
27/07/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260727202201177572069455/Nil/ZMO6037103248	11,300.00	0.00	27/07/2026	94.04
27/07/2026	CHARGE + VAT	26.88	0.00	27/07/2026	67.16
27/07/2026	FGN Stamp Duty//CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260727202201177572069455/Nil/ZMO6037103248	50.00	0.00	27/07/2026	17.16
29/07/2026	NIP/RUBIE/AIMTOGET TECH/WALLET WITHDRAWAL	0.00	534.00	29/07/2026	551.16
29/07/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260729185124687578106039/Nil/ZMO6040054730	530.00	0.00	29/07/2026	21.16
29/07/2026	CHARGE + VAT	10.75	0.00	29/07/2026	10.41
31/07/2026	CAPITALIZED INTEREST CREDIT	0.00	0.15	01/08/2026	10.56
31/07/2026	STATE WITHOLDING TAX	0.02	0.00	01/08/2026	10.54
07/08/2026	R-1497999522/FGN IPPIS:FGNWAGE/MUSTAPHA?? BELLO UMAR MUSTAPHA?? BELLO UMAR/FGNIPPIS	0.00	35,000.00	07/08/2026	35,010.54
07/08/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260807183204410605489518/Nil/ZMO6053445890	34,900.00	0.00	07/08/2026	110.54
07/08/2026	CHARGE + VAT	26.88	0.00	07/08/2026	83.66

07/08/2026	FGN Stamp Duty//CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260807183204410605489518/Nil/ZMO 6053445890	50.00	0.00	07/08/2026	33.66
11/08/2026	NIP/TENN/Sporty Internet Limited/Received from TENN	0.00	2.00	11/08/2026	35.66
11/08/2026	NIP CR/MOB/UMAR MUSTAPHA BELLO/SMART/ Nil	24.00	0.00	11/08/2026	11.66
11/08/2026	NIP CHARGE + VAT	10.75	0.00	11/08/2026	0.91
11/08/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260811222134390617260585/Nil/ZMO 6059074465	14,520.00	0.00	11/08/2026	-14,519.09
11/08/2026	CHARGE + VAT	26.88	0.00	11/08/2026	-14,545.97
11/08/2026	FGN Stamp Duty//CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260811222134390617260585/Nil/ZMO 6059074465	50.00	0.00	11/08/2026	-14,595.97
11/08/2026	NIP/ROLEZ/SPORTY INTERNET LTD Payouts //AT5 MFDS599202608112218430910 45ELSKGJ	0.00	14,600.00	11/08/2026	4.03
14/08/2026	R-1500552862/FGN IPPIS:FGNWAGE/MUSTAPHA?? BELLO UMAR MUSTAPHA?? BELLO UMAR/FGNIPPIS	0.00	35,000.00	14/08/2026	35,004.03
14/08/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260814141018840624262712/Wage/ZMO6062519856	34,900.00	0.00	14/08/2026	104.03
14/08/2026	CHARGE + VAT	26.88	0.00	14/08/2026	77.15
14/08/2026	FGN Stamp Duty//CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260814141018840624262712/Wage/ZMO6062519856	50.00	0.00	14/08/2026	27.15
20/08/2026	NIP//Paystack/h260101170103puid97957314sportybet comSporty	0.00	100.00	20/08/2026	127.15
20/08/2026	CIP/CR/MOB/UMAR BELLO MUSTAPHA/OPAY /000015260820180506343641633108/Nil/ZMO 6070883028	110.00	0.00	20/08/2026	17.15
20/08/2026	CHARGE + VAT	10.75	0.00	20/08/2026	6.40
26/08/2026	R-1504709282/FGN: FEDER:AUG202/MUSTAPHA Mr. BELLO UMAR/FGNFEDERALGOVERNMENTOFNIGERIA	0.00	9,441.01	26/08/2026	9,447.41
26/08/2026	Airtime//2348063355209//MTN	450.00	0.00	26/08/2026	8,997.41
26/08/2026	CIP/CR/USSD/UMAR BELLO MUSTAPHA/OPAY /000015260826210257293659316682/ussd transfer/USS6079435613	8,950.00	0.00	26/08/2026	47.41
26/08/2026	CHARGE + VAT	26.88	0.00	26/08/2026	20.53
27/08/2026	NIP//Paystack/h260101170103puid97957314sportybet comSporty	0.00	60.00	27/08/2026	80.53
27/08/2026	Airtime//08063355209//MTN	80.00	0.00	27/08/2026	0.53
29/08/2026	SMS CHARGE 24JUL TO 27AUG 2026 NGN	216.00	0.00	29/08/2026	-215.47
20/09/2026	CIP CR/ UMAR BELLO MUSTAPHA/Transfer from UMAR BELLO MUSTAPHA	0.00	300.00	20/09/2026	84.53
20/09/2026	NIP CR/MOB/NIBSS MANDATE ACTIVATION/FLMFB/ M	50.00	0.00	20/09/2026	34.53
20/09/2026	NIP CHARGE + VAT	10.75	0.00	20/09/2026	23.78
26/09/2026	SMS CHARGE 28AUG TO 24SEP 2026 NGN	24.00	0.00	26/09/2026	-0.22
27/09/2026	2026 Qtr 3 MASTER Card Maintenance Fee	53.75	0.00	27/09/2026	-53.97
28/09/2026	R-1518549423/FGN: FEDER:SEP202/MUSTAPHA Mr. BELLO UMAR/FGNFEDERALGOVERNMENTOFNIGERIA	0.00	9,441.01	28/09/2026	9,387.04
28/09/2026	CIP/CR/USSD/UMAR BELLO MUSTAPHA/OPAY /000015260928183630777759228177/ussd transfer/USS6125257102	9,350.00	0.00	28/09/2026	37.04
28/09/2026	CHARGE + VAT	26.88	0.00	28/09/2026	10.16
30/09/2026	CAPITALIZED INTEREST CREDIT	0.00	0.03	01/10/2026	10.19
17/10/2026	CIP CR/ UMAR BELLO MUSTAPHA/UMAR BELLO MUSTAPHA7011205665	0.00	60.00	17/10/2026	70.19
17/10/2026	NIP CR/MOB/NIBSS DIRECT DEBIT/TIPAY/ Nil	50.00	0.00	17/10/2026	20.19
17/10/2026	NIP CHARGE + VAT	10.75	0.00	17/10/2026	9.44
	TOTALS	-2,350,013.04	2,350,022.48		
	TOTAL (CLEARED + UNCLEARED)	-2,350,013.04	2,350,022.48		9.44

ALERTZ VERIFICATION
THIS IS A NEW FEATURE THAT ENABLES YOU TO VERIFY THE AUTHENTICITY OF SMS
ALERTZ AND HELPS YOU GUARD AGAINST FRAUD ON YOUR ACCOUNT.

HOW TO VERIFY
TEXT 'VERIFY * REF NO' TO FOR MTN, AIRTEL,GLO, AND ETISALAT SUBSCRIBERS eg VERIFY * 12845027 AND SEND TO 30010
TEXT 'VERIFY * REF NO' TO 30010 FOR GLO SUBSCRIBERS e.g VERIFY * 12845027 AND SEND TO 31010

TO AVOID ANY CHEQUE RELATED FRAUD IN YOUR ACCOUNT,
WE IMPLORE YOU TO KEEP YOUR CHEQUE BOOKS AWAY FROM UNAUTHORIZED PERSONS.

PLEASE PAY YOUR MULTICHIOCE SUBSCRIPTION, PHONE BILLS
THROUGH ANY OF OUR BRANCHES NATIONWIDE.

www.zenithbank.com