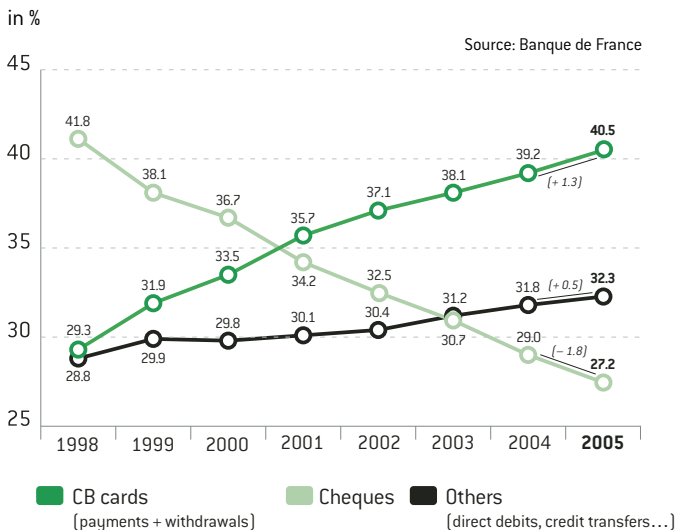


CB Cards :

an Increasing Market Share

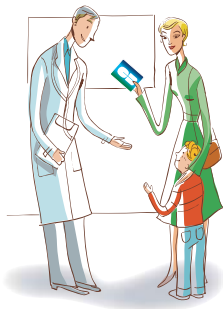
Comparison of interbank means of payment in France, in volume (%)



737 CB payments
every working second

Development of CB Points of Acceptance

Payments made by CB cards represented 236.8 billion euros in 2005, i.e. more than 25% of household expenses in France.



CB answers to consumers' expectations

The CB card is more widely accepted than in 2004 at:

- doctors **+19 %**
- dentists **+ 16 %**
- veterinary services **+ 21 %**
- retirement homes **+ 20 %**
- hospitals **+ 7 %**
- taxis **+ 15 %**

And in the public sector



public administrations, local communities, public hospitals, universities...

+ 47%

between 2003 and 2005

87% of French adults own a CB bankcard

CB Points

of Acceptance

▶ **1.1 million CB points of acceptance**



▶ PAYMENT

Merchant terminals 1,030,000

Retailer terminals 750,000

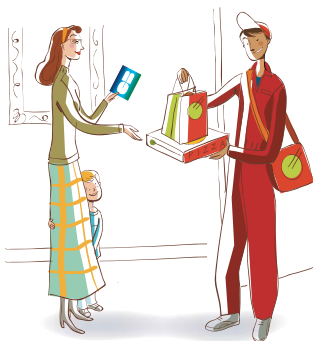
Integrated terminals 140,000

Cardholder Activated Terminals 140,000
(parkings, transport ticket kiosks, Gas Pumps, etc)

Distance selling (Internet e-commerce : 12%) 65,000

▶ WITHDRAWAL

ATMs 46,150

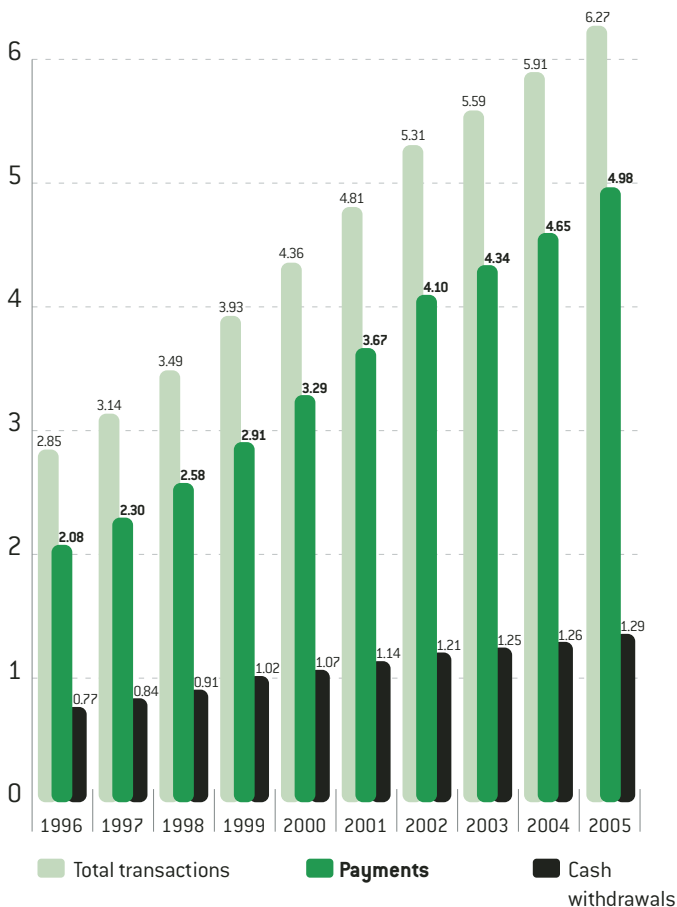


— 18 new CB bankcards issued every minute —

Payments and Cash Withdrawals

A Steady Increase

(in billions)



6.27 billion transactions made by CB card in 2005, including **151.4 millions** (2.4%) made outside CB system: **54%** in the European Union and **46%** in the rest of the World.

Payments represent almost 80% of CB transactions

51.2 Million

CB Cards:

Key Figures



Transaction volume

In billion euros

Payments

Withdrawals

Number of transactions

In billions

Payments

Withdrawals

Average payment (in euros)

Average withdrawal (in euros)

Number of CB cards

In millions

Number of payments / CB card / year

Number of withdrawals / CB card / year

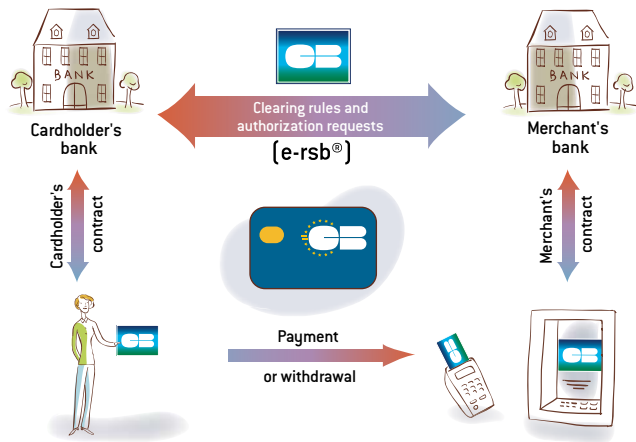
— At the end of 2005, more payments than by cheques in all the euro zone

2001	2002	2003	2004	2005	05/04
238.3	265.9	284.4	304.8	325.4	+ 6.7 %
170.2	190.0	203.9	219.6	236.8	+ 7.8 %
68.1	75.9	80.5	85.2	88.6	+ 3.9 %
4.81	5.31	5.59	5.91	6.27	+ 6 %
3.67	4.10	4.34	4.65	4.98	+ 7 %
1.14	1.21	1.25	1.26	1.29	+ 2.4 %
46.4	46.4	47.0	47.2	47.6	+ 0.7 %
59.9	62.6	64.7	67.6	68.5	+ 1.5 %
43.3	45.4	47.6	49.1	51.2	+ 4.2 %
92.4	97.9	97.8	101.1	103.5	+ 2.3 %
26.3	26.7	26.1	25.7	25.3	- 1.7 %





CB, HEART OF THE INTERBANCARITY



Role of Groupement des Cartes Bancaires "CB" is to link banks together through its trademark, scheme rules, security processes and authorisation network.

Banks are in charge of marketing the card to cardholders and of its acceptance by merchants. They also manage ATMs.

CB is renowned for its competitiveness in terms of cost, level of service, security and reliability as well as chip card experience.

CB is actively preparing the Europe of payments.



GROUPEMENT DES CARTES BANCAIRES "CB"

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RULES AND SECURITY: TWO ASSETS

Groupement des Cartes Bancaires “CB” specifies the CB system’s technical and contractual rules. It acts as the guarantor of card payments & withdrawals fluidity, and of the respect of CB rules by all actors – manufacturers, banks and merchants.



CB is constantly thriving to improve security together with banks, manufacturers and merchants. This is the absolute condition to offer the maximal level of service to consumers and ensure the total fluidity and universality required by this payment instrument.



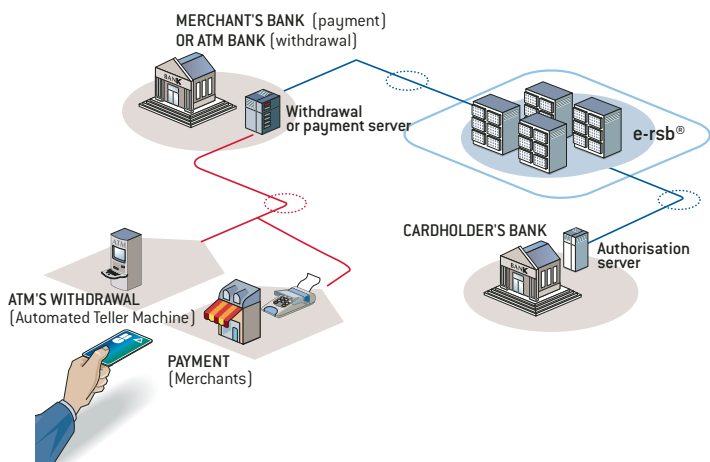
Its interbank information system **allows highly efficient and performing data exchanges between banks,** and constitutes a powerful tool for real-time fight against fraud.





e-rsb[®], SICB: INFRASTRUCTURES OF THE FUTURE

Thanks to its e-rsb[®] authorisation network, Groupement des Cartes Bancaires “CB” carries authorisation requests in real time (less than two seconds) between the merchant’s and cardholder’s banks for CB card-based payment or withdrawal. The highest peaks of traffic are recorded during sales periods, summer vacations, start of the school year and end-of-year celebrations.

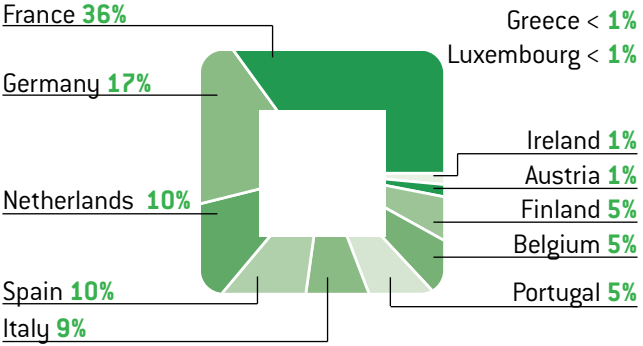


The e-rsb[®] network is an undisputed asset for the Europe of payments. Its open architecture allows its evolution according to the needs of the banking community.



BANKCARDS IN EUROPE

Importance of each country in euro-zone card payments



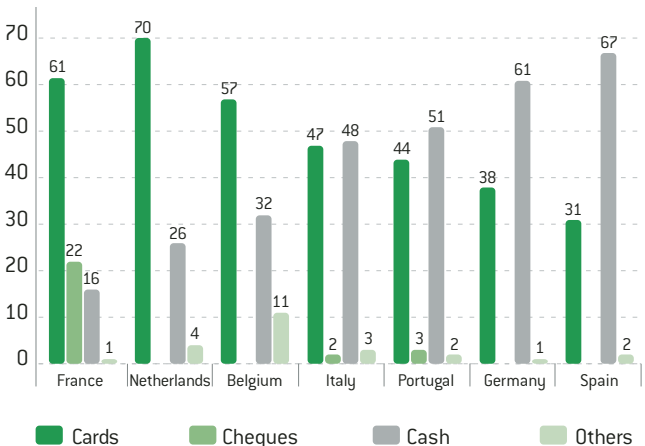
Source: European Central Bank – Blue Book March 2006

CB IN EUROPE

A neutral and universal means of payment, the CB card represents **more than 1/3** of card payments in the eurozone and **almost 1/4** in EU 25.

Source: European Central Bank – Blue Book March 2006

Adults' preferred payment instruments (in %)



Source: TNS Sofres – Nov. 05



CB CARD: 10 PRACTICAL TIPS

- 1 Make sure to keep your PIN code secret.** Do not write it down anywhere and do not give it to anyone at all, not even to staff at your bank, police authorities or insurance companies.

- 2 Make sure that no one is looking when you enter your PIN code.** Hide the hand tapping the code with your other hand.

- 3 Never lose sight of your card** when paying at a retail outlet.

- 4 Always keep your card with you, or in a secure place.** Never lend it to anyone, not even to close friends or family.

- 5 Be sure to keep all your CB payment and withdrawal transaction receipts.** This will help you to check the transactions against your bank statement.

- 6 If an ATM does not return** your card and you have not entered 3 incorrect PIN codes, **you should immediately invalidate your card.** Incidents of this type at an ATM are extremely rare.

- 7 Don't let yourself be distracted when withdrawing cash at an ATM,** especially by someone who is offering to help you. Do not re-enter your PIN code in front of such individuals.

- 8 Keep your 16 digit card number and its expiry date in a secure place.**

- 9 Always have the telephone number** (for example in your mobile phone, your diary or your personal data assistant) for your bank's call centre, **or the interbank server 0892 705 705.** (0.34 euros per minute)

- 10 Read your bank statements carefully.** Contact your bank if anything seems irregular or suspicious.



CB CARDS

2005 Facts & Figures



#05