



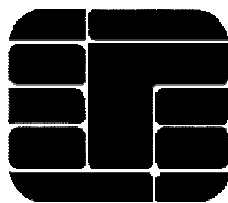
GROUPEMENT DES CARTES BANCAIRES "CB"

**2005**

**CB CARDS: KEY FIGURES**

*MARCH 2006*

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The figures in this document produced by the **Groupement des Cartes Bancaires "CB"** include **all payment and withdrawal transactions using CB cards** by clients of the 146 credit establishments (French or otherwise) which are members of the CB system operating in France.

This data covers transactions carried out:

- Using a CB card in merchants accepting CB cards and in CB ATMs.
- Using a CB card in merchants or ATMs abroad.

### **2005 key figures for CB cards**

**51.2 million CB cards in circulation**

**46,151 ATMs**

**More than 1 million terminals accepting the CB card:  
including payment terminals in merchants,  
and cardholder activated terminals  
(car parks, transport ticket kiosks, etc).**

**6.27 billion transactions**  
for a total of **325.4 milliards €**

**Including 4,98 billion payments (+7,0%) for a total of €236,8 billion**

**The number of payments by CB bank card continues to increase, to  
the detriment of payments by cheque or cash.**

**Cardholders are increasingly using their CB cards to make purchases  
in merchants and are using them less often to withdraw cash:  
on average 103.5 payments (+2.0%) per card, per year  
equivalent to a payment every 3.5 days  
and 25.3 cash withdrawals (-1.7%) per card, per year**

**CB card activity since 2002**

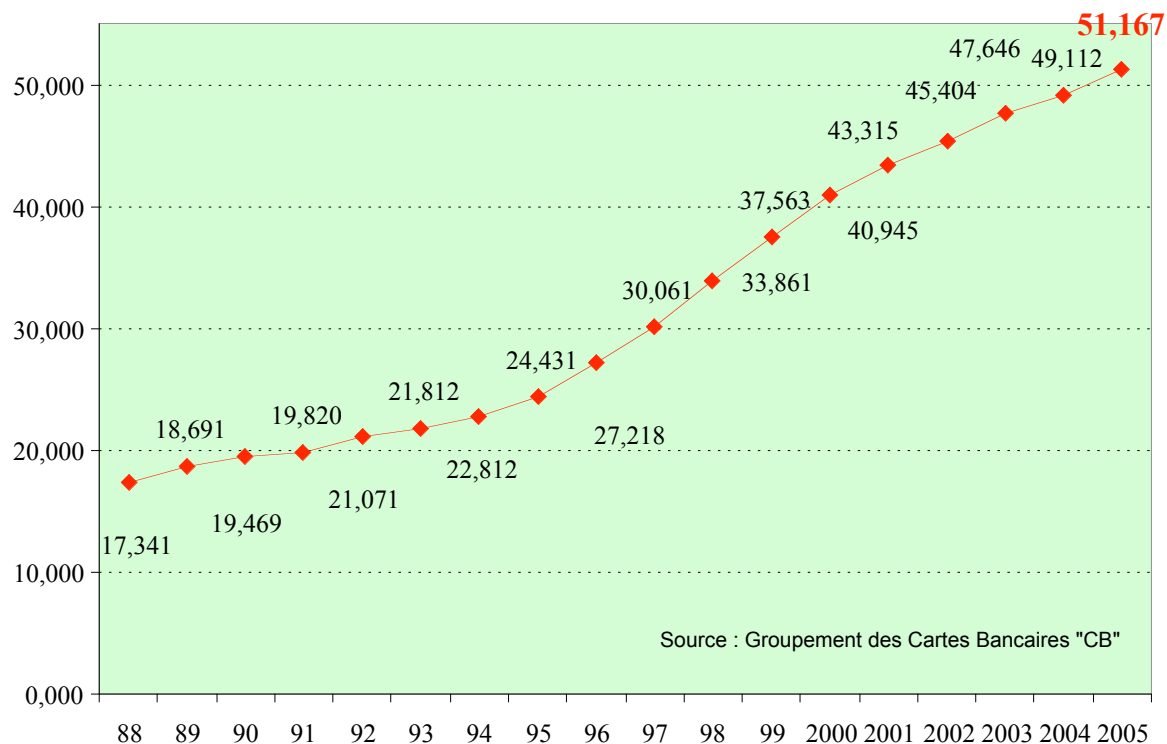
**6.27 billion transactions using CB cards in 2005,  
for a total of €325.4 billion.**

	2002	2003	2004	2005	05/04
<b>Number of CB cards</b> <i>In millions</i>	45.4	47.6	49.1	<b>51.2</b>	+ 4.2 %
<b>Number of transactions</b> <i>In billions</i>	5.31	5.59	5.91	<b>6.27</b>	+ 6.0 %
Payments	4.10	4.34	4.65	<b>4.98</b>	+ 7.0 %
Withdrawals	1.21	1.5	1.26	<b>1.29</b>	+ 2.4 %
<b>Transaction volume</b> <i>In billions of euros</i>	265.9	284.4	304.8	<b>325.4</b>	+ 6.7 %
Payments	190.0	203.9	219.6	<b>236.8</b>	+ 7.8%
Withdrawals	75.9	80.5	85.2	<b>88.6</b>	+ 3.9 %
<b>Average payment</b> <i>In euros</i>	46.4	47.0	47.2	<b>47.6</b>	+ 0.7 %
<b>Average withdrawals</b> <i>In euros</i>	62.6	64.7	67.6	<b>68.5</b>	+ 1.5 %
<b>Number of payments per CB card per year</b>	97.9	97.8	101.1	<b>103.5</b>	+ 2.0 %
<b>Number of withdrawals per CB card per year</b>	26.7	26.1	25.7	<b>25.3</b>	- 1.7 %

## Increase in the number of CB cards since 1988

**51.2 million CB bankcards as of 31st December, 2005**

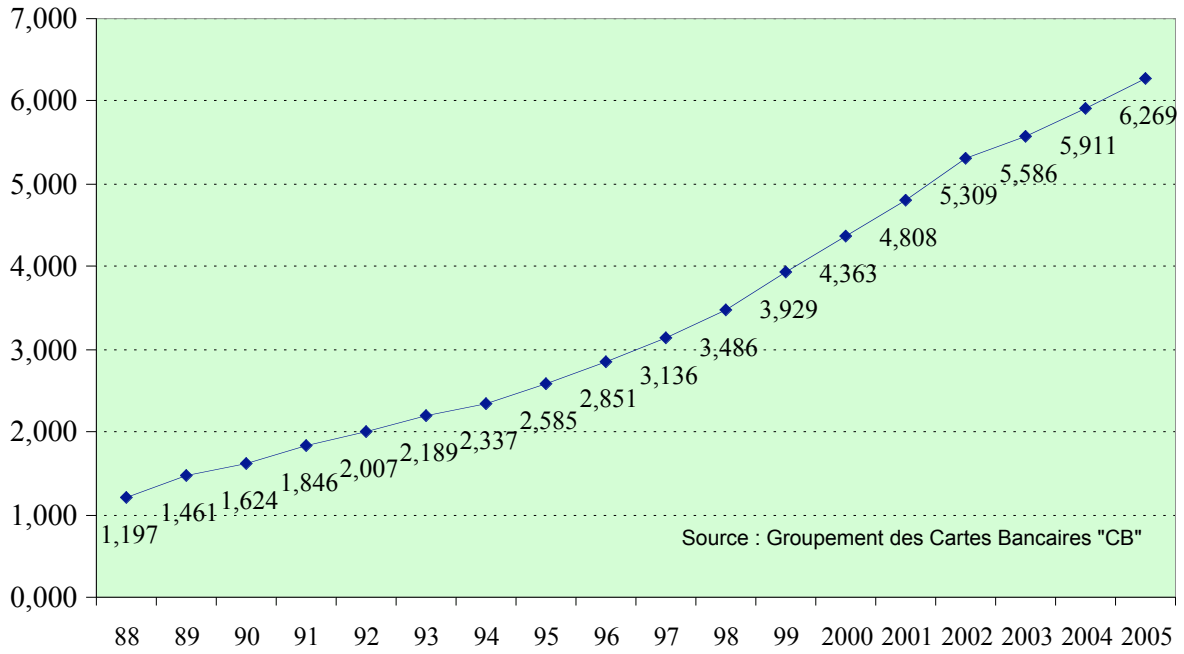
*Number of CB cards (thousands)*



- High growth levels between 1996 and 2000
- Growth has since stabilised: in 2005 almost 90% of French adults possess a CB card (Sofres survey : September 2005).

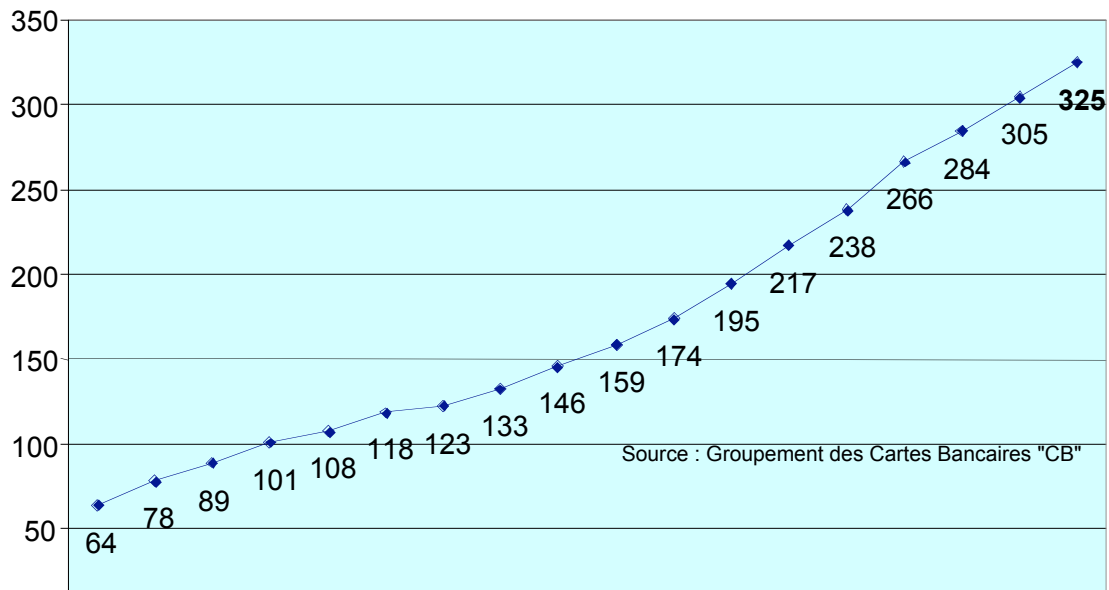
## Growth in payments and withdrawals using CB cards since 1988

*Number of payments and withdrawals (billions)*



*Payments and withdrawals (billions €)*

paiements + retraits : montants (milliards euros)



## Growth in payments using CB cards since 1988

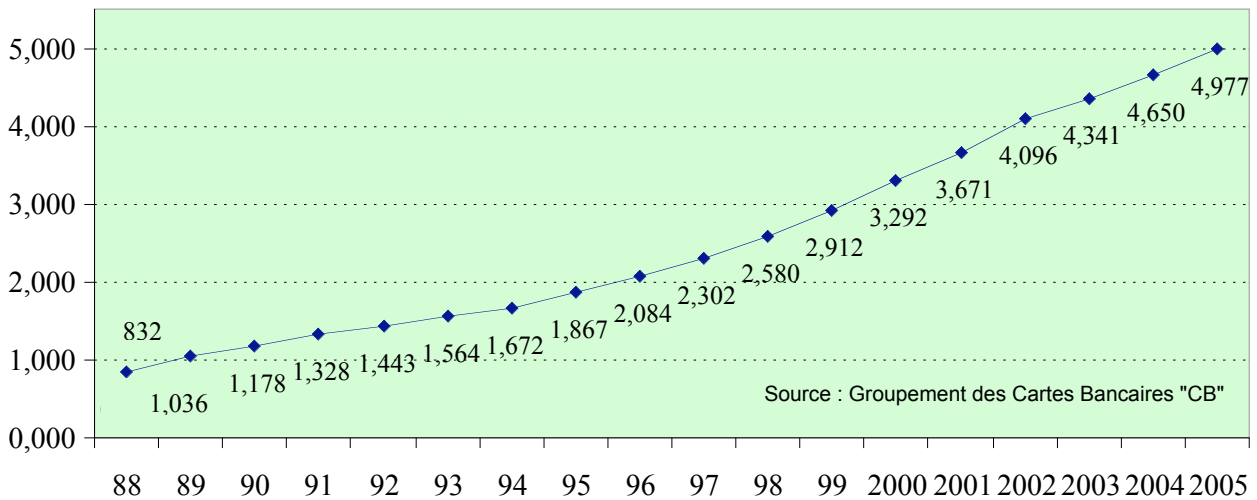
# 5 billion payments made using CB cards in 2005

including 120.8 million payments by CB bank cards abroad

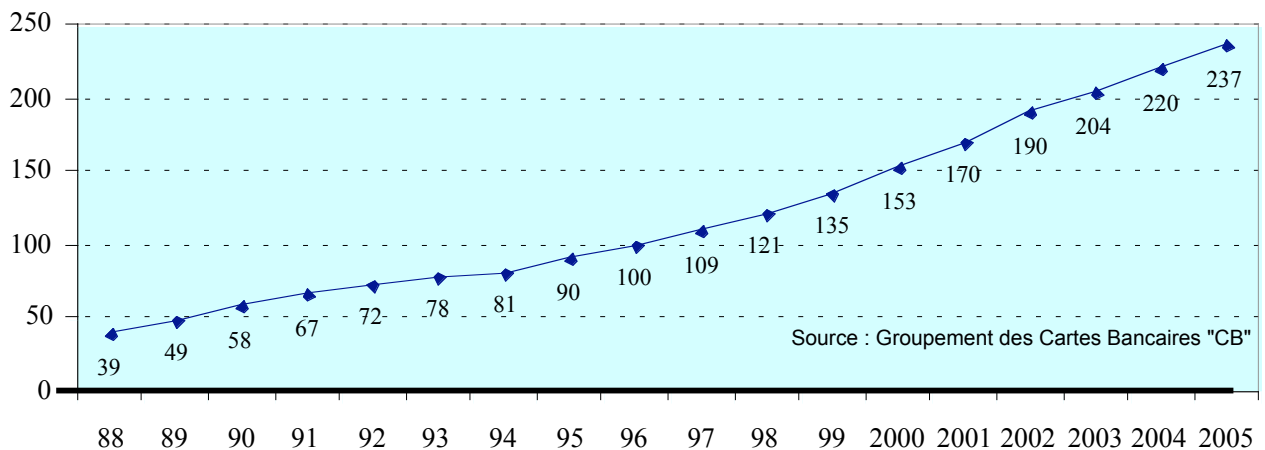
## Total value of payments made: €237 billion

*103,5 purchases per card and per year on average,  
for an average value of €47.6*

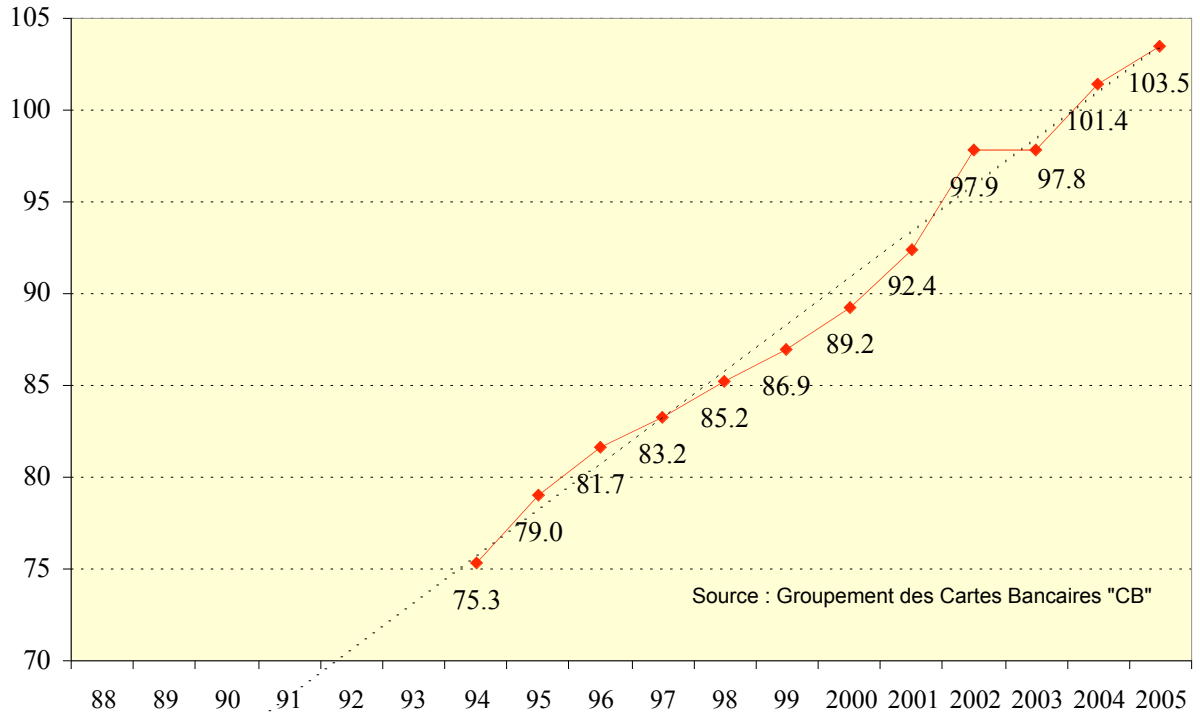
### *Number of payments (billions)*



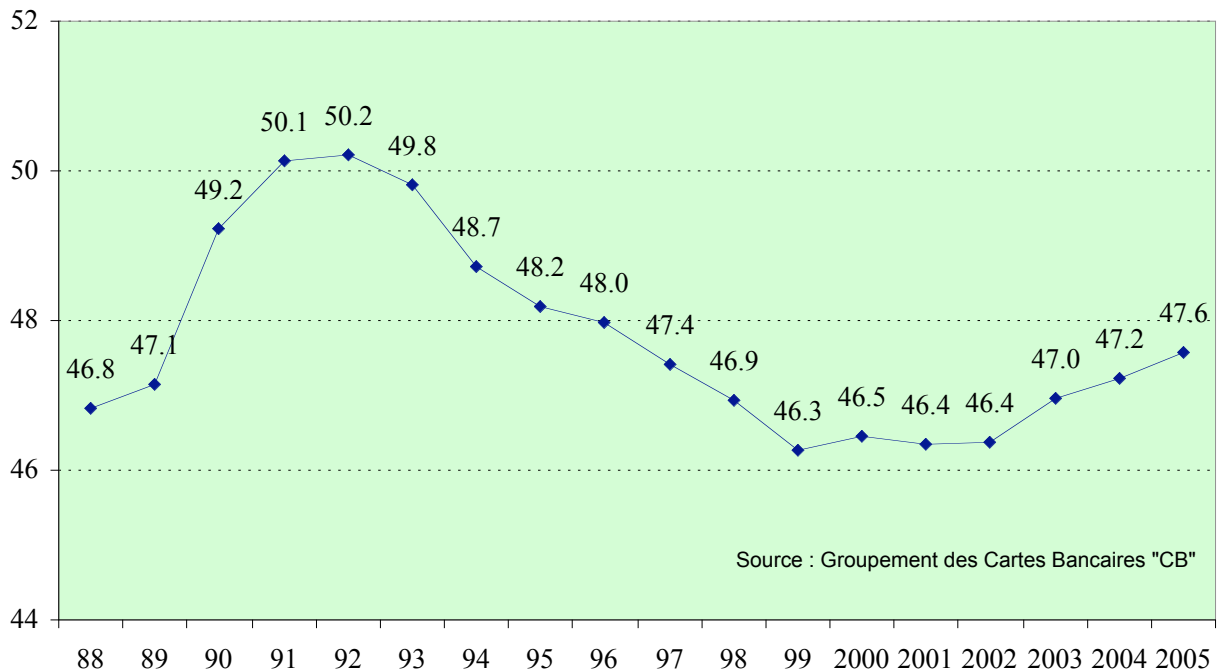
### *Payments (billions €)*



*Number of payments per CB card per year*



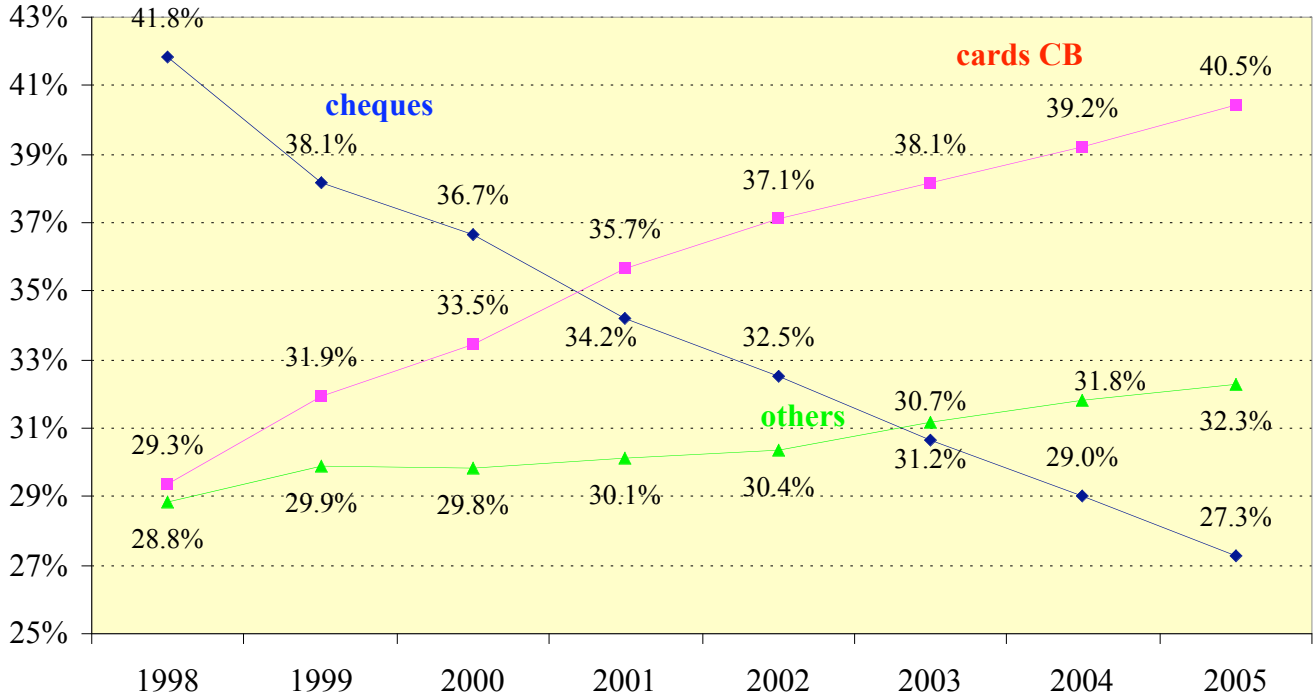
*Average payment (euros)*





**Number of payments using CB cards continues to increase in comparison with the number of payments by cheque**

**Comparison of types of payment transactions : number (%)**  
**cheques - CB cards (payments & withdrawals)- other payment instruments (TIP, LCR..)**



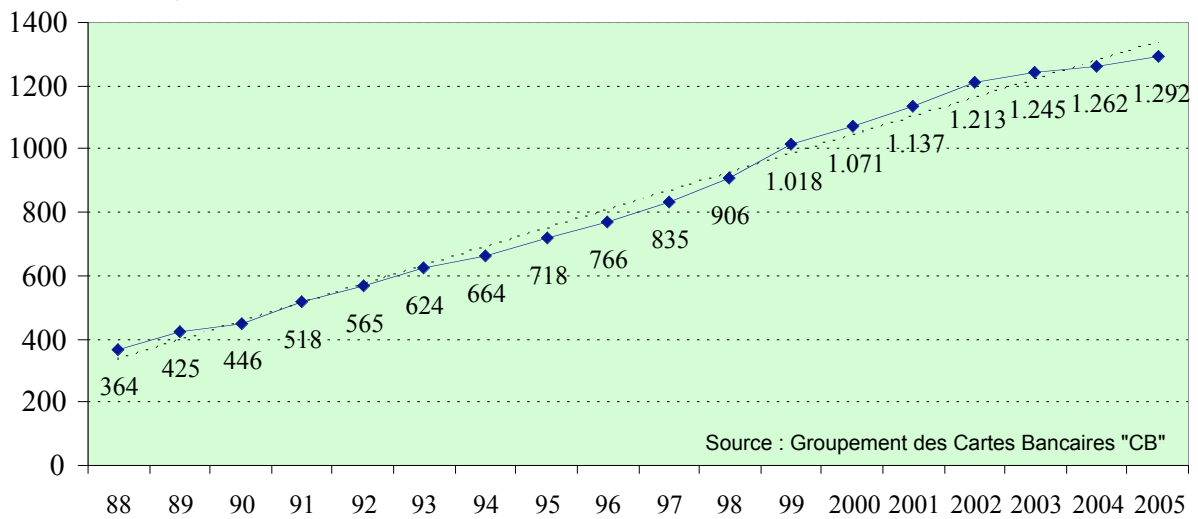
## Growth in withdrawals using CB cards since 1988

**1.29 billion withdrawals using CB cards in 2005**  
for a total value of **€89 billion**

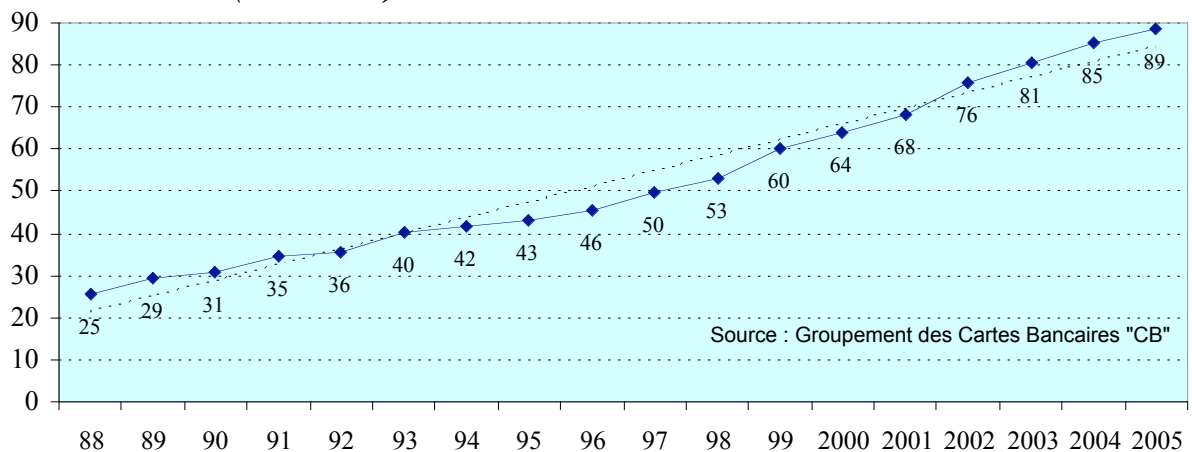
**Including 1.26 billion withdrawals using the 46,151 ATMs in France**  
**and 30.5 million withdrawals by CB bank card abroad.**

**25.3** withdrawals per card and per year on average, for an average value of **€68.5**

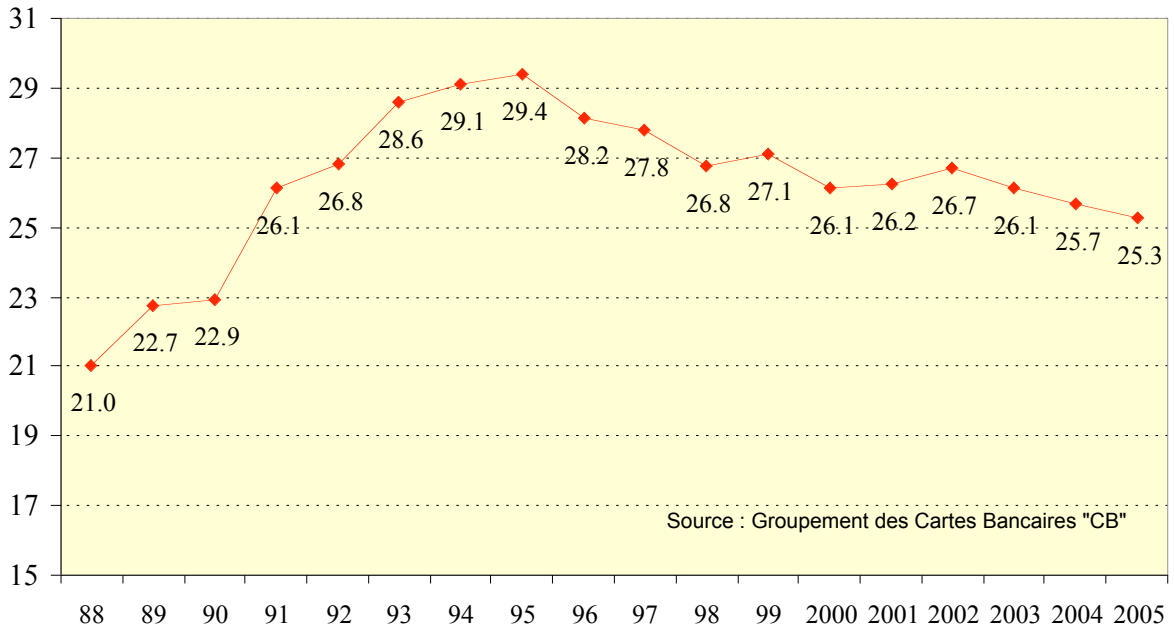
*Number of withdrawals (billions)*



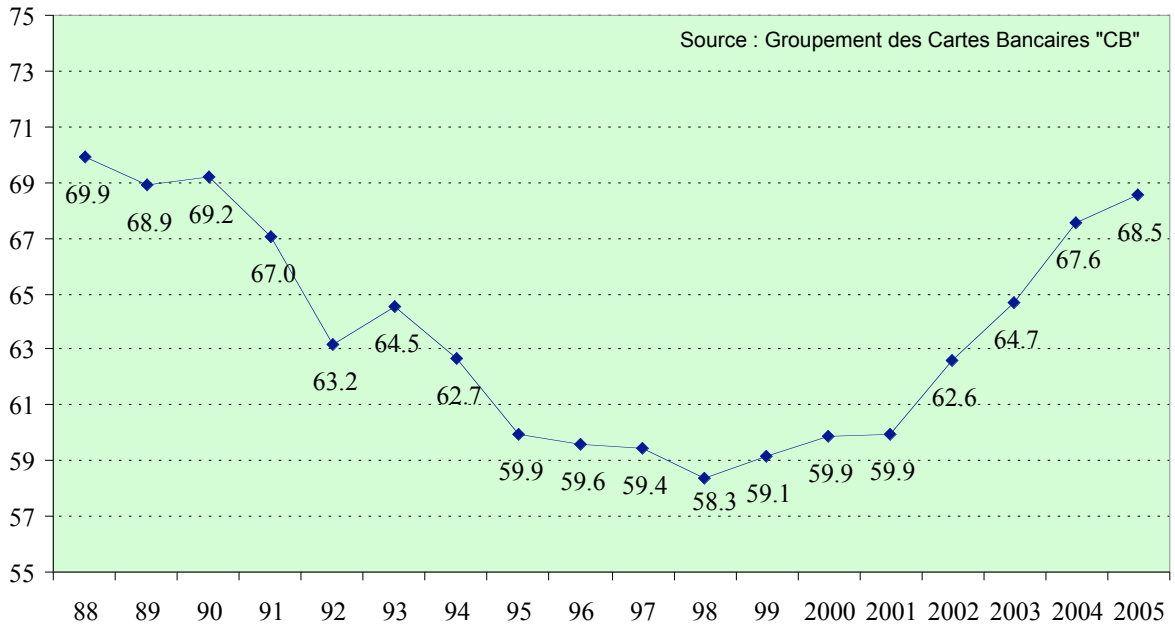
*Withdrawals (billions €)*



*Number of withdrawals per CB card per year*



*Average withdrawal (euros)*



## The CB card acceptance network

**1.1 million CB payment points of acceptance**  
**46,51 ATMs**

<b>Payment points of acceptance</b>	<b>1,095,000</b>
<b>MERCHANTS TERMINALS</b>	<b>1,030,000</b>
. EftPOS	750,000
. Retailers POS	140,000
. Cardholder activated terminals (car parks, transport ticket kiosks, etc)	140,000
<b>DISTANCE SELLING</b> (Internet e-commerce : 12%)	<b>65,000</b>

<b>Withdrawal points of acceptance</b>	
<b>ATMs</b>	<b>46,151</b>

31st December, 2005

### *Number of ATMs*

