



Le GIE des Cartes Bancaires CB

## An overview for the end-of-year celebrations

Overview n°6

Paris, 3<sup>rd</sup> January 2010

### December 2010: number of transactions +7.2%; amount spent +6.2%

December 2010 saw very strong: number of transactions +7.2% (322.5 million requests for payment authorizations in 2010 vs 300.7 million in 2009), with business volumes up 6.2% (23.1 billion euros in 2010 vs 21.7 billion euros in 2009).

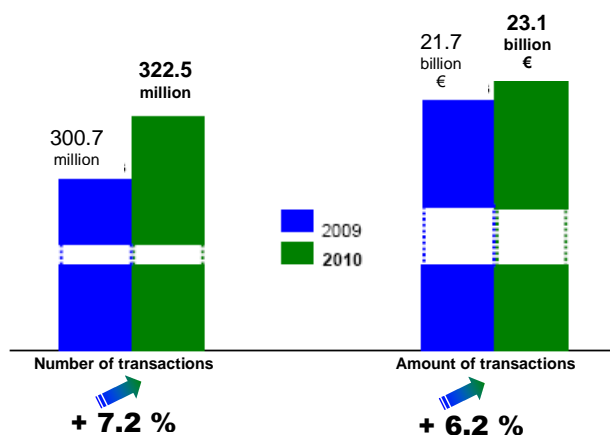
This December was the final month in 2010, a solid year of growth for the CB bank card. The number of CB cards in circulation in 2010 is expected to be around 59.5 million (vs 58.4 million in 2009), with the total number of transactions around 8.5 billion (vs 8.1 billion in 2009) and a business volume of around 440 billion euros (vs 426 billion euros in 2009). (\*)

2011 has also got off to a good start for CB cards, with forecasters announcing a postponement of purchases on textiles and household electrical appliances, which have been largely neglected recently, to the benefit of automobiles, benefiting from the "scrapage premium," which has now been removed. However, we know that automobiles are rarely bought using credit cards, unlike textile or household electrical appliances. The Winter sales will be an excellent way to see the accuracy of this forecast.

(\*) Final figures for 2010 will be published during March 2011

#### Over the month of December: the volume of requests for authorisations for payments and withdrawals

December 2009 - December 2010



\* December's statistics mentioned above are based on payment requests recorded by e.rsb ®, a routing subsidiary of the CB system. On average, 40% of payments and 100% of withdrawals are subject to an authorization request. In 2010, by multiplying the number of requests for authorization by 2.5 we obtain an approximation of the total number of CB card transactions, with the actual figure only available at the end of each quarter.

#### LANDMARKS: CB bank card key figures for 2009:

- 426.1 billion euros in business volume (+3.2% relative to 2008)
- 8.14 billion transactions (+4.8% relative to 2008)
- 58.4 million CB cards issued (+1.6% relative to 2008)
- 113.1 payments p.a. and per card (+4.2% relative to 2008)
- 26.1 withdrawals p.a. and per card (-1.1% relative to 2008)
- 47.9 euros – the average payment (-1.6% relative to 2008)
- 74.2 euros – the average withdrawal (+3.3% relative to 2008)

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