



Le GIE des Cartes Bancaires CB

## Overview for the end-of-year celebrations

Overview n°4

Paris, 20<sup>th</sup> December 2010

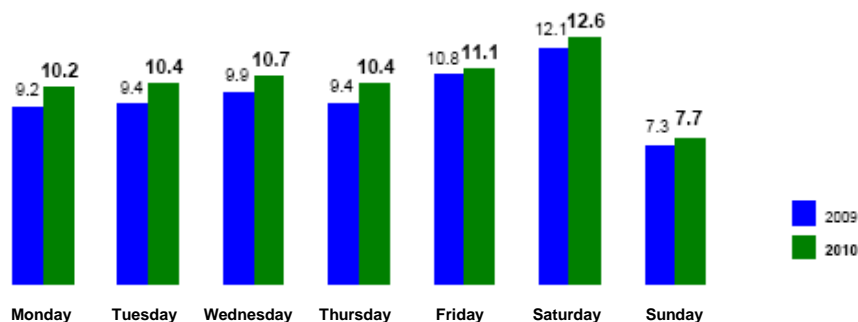
### The last weekend before Christmas : robust robusiness for CB cards, despite the bad weather

Last week promised to be the final stretch for pre-Christmas shopping, although this depended on there not being bad weather. As a result, even though the amount of business for CB cards was very high, many of those interviewed this morning acknowledged having hesitated before braving the bad weather to complete their purchases. This suggests that for this next week activity will remain buoyant up until Christmas Eve, a reassuring prospect for retailers in town centres of the northern half of France, who closed up due to a lack of customers yesterday, Sunday.

Nationally, Saturday nevertheless saw of very high use of the CB card, with 12,562,675 payment requests recorded on this day alone, i.e.:

- although down 7.6% compared to last Saturday, which, remember, became an all-time record in terms of CB transactions, with 13,599,453 authorization requests, breaking the previous record seen during the summer sales of 3 July 2010,
- transactions were up **3.6%** compared to the same Saturday in 2009 (12,129,442 authorization requests on Saturday 19 December, 2009).

**Week 51 - Number of requests for payment authorization and withdrawals (million)**  
Monday 14<sup>th</sup> December to Sunday 20<sup>th</sup> December, 2009 - Monday 13<sup>th</sup> December to Sunday 19<sup>th</sup> December, 2010



Press Release

Press contacts

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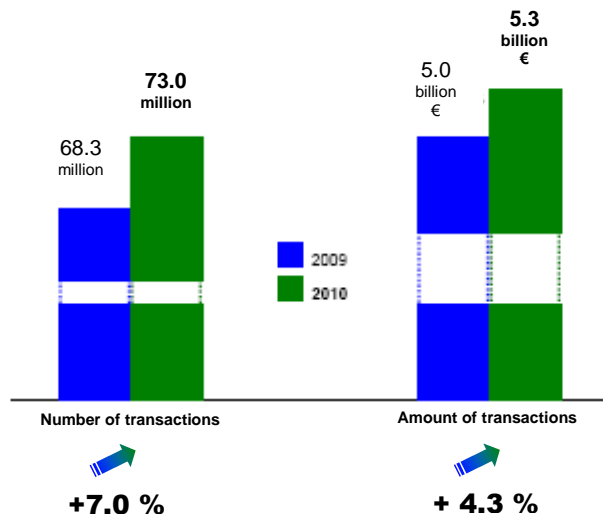
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## CB card transactions are up – both in number (+7%) and amount (+4.3%)

Overall transaction volumes also continued to rise. Compared to the same week of the previous year, last week the number of transactions using CB bank cards rose 7% (73 million authorization requests over the week in 2010 vs. 68.3 million in 2009), while their amount was up +4.3% (business volume of 5.3 billion euros over the week in 2010 vs 5.0 billion in 2009).

**Week 51 - Cumulative weekly volume of requests for payment authorizations and withdrawals**  
 Monday 14<sup>th</sup> December to Sunday 20<sup>th</sup> December, 2009 - Monday 13<sup>th</sup> December to Sunday 19<sup>th</sup> 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)

### Next news due on Monday

During the end-of-year celebrations, the CB Cartes Bancaires group writes a weekly summary of highlights regarding CB card transactions every Monday until the end of the year, while comparing the trend with previous years. We are publishing our next summary on Monday, providing an overview of week 52.

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