



Le GIE des Cartes Bancaires CB

Overview for the end-of-year celebrations

Overview n°5

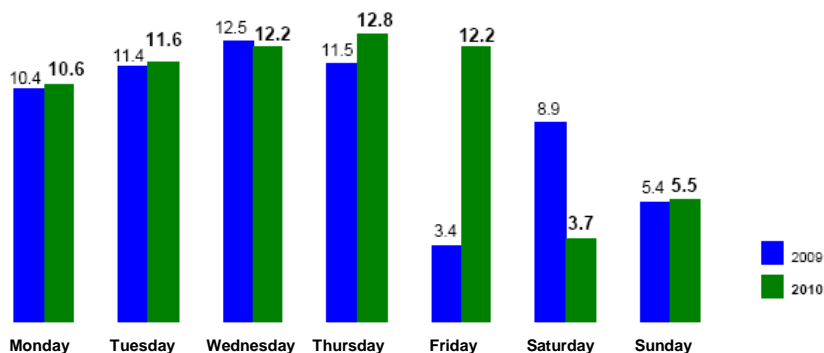
Paris, 27th December 2010

During Christmas week, buoyant business for CB cards: number of transactions up 7.4%, with business volumes up 3.9%

It was predictable:

- Saturday 25 December was quiet, with just under 4 million transactions on Christmas day, the day after Christmas Eve.
- However, the first five days of the week experienced very strong business, with an average of over 11 million authorization requests per day. These figures confirm consumers' behaviour, where they recognized not having finished their shopping, having to concentrate them until Christmas Eve to catch up, praying that stocks would be sufficient despite the bad weather conditions that had disrupted deliveries.

Week 51 - Number of requests for payment authorization and withdrawals (million)
Monday 21st December to Sunday 27th December, 2009 - Monday 20th December to Sunday 26th December, 2010



Overall transaction volumes continued to increase. Compared to the same week a year earlier, last week the number of transactions using CB bank cards was up 7.4% (68.6 million requests for authorization over the week in 2010 vs. 63.5 million in 2009), with their amount up 3.9% (business volume of 5.1 billion euros over the week in 2010 vs 4.9 billion euros in 2009).

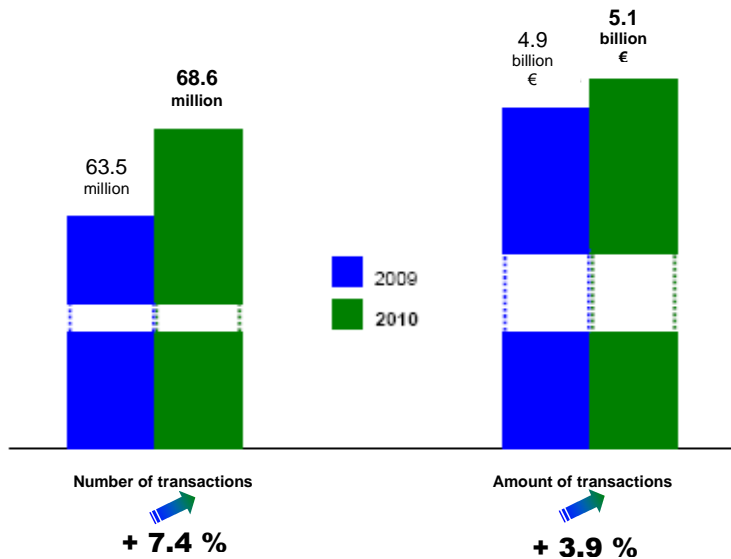
Press contacts

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Week 51 - Cumulative weekly volume of requests for payment authorizations and withdrawals
 Monday 21st December to Sunday 27th December, 2009 - Monday 20th December to Sunday 26th 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 for the entire month of December 2010.

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