



Le GIE des Cartes Bancaires CB

## Overview for the end-of-year celebrations

Overview n°1

Paris, 30<sup>th</sup> November 2010

### A review every Monday

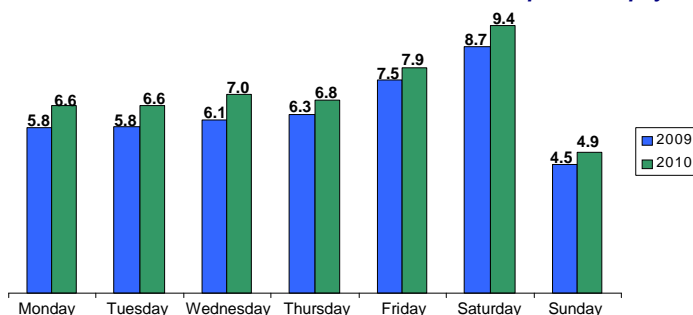
Every Monday until Christmas for the end-of-year celebrations, the CB Cartes Bancaires Group provides you with a weekly overview on transactions made by CB bank cards, along with an analysis of trends compared with previous years.

### Has 2010 been a record year?

Traditionally, the record number of transactions by bank cards in December has occurred on the last Saturday before Christmas. However, this has no longer been the case for 2 years now, with the peak occurring on the first Saturday of December, with 12,831,000 payment authorisation requests recorded in 2009, against 12,607,000 in 2008. Will Saturday 4<sup>th</sup> December 2010 confirm this trend?

Although this record continues to be beaten, it should be noted that since the emergence of online sales, which have changed our habits, the difference from one year to the next is tending to fall and is now only a few hundred thousands of transactions apart. Indeed, with the development of online sales, we see that Christmas shopping has started earlier, with people making early purchases to ensure a timely delivery. This phenomenon has the effect of smoothing sales out over all hours and days of the week a little more each year. It therefore erases some peaks in activity. Saturday indeed remains the main day of the week, with about ten million transactions authorised on average. The trend has been confirmed in 2010. Therefore, regarding week 47 compared to the same one in 2009, CB has observed:

*Week of 22<sup>nd</sup> November to 28<sup>th</sup> November – Number of authorisation requests for payments 2009/2010 (million)*



### Card transactions are continuing to grow - both in number and in amount

While surveys are predicting that the French will not buy more for Christmas 2010 than at Christmas 2009, the CB Cartes Bancaires group, is continuing to record increases in card payments – both in number and amount.

Although last Friday, the French national statistics office, the INSEE, announced a 0.7% decline in consumption over the month of October, meanwhile CB recorded a 3.3% increase (in payment amounts) over the same month. How can we explain this difference? As the INSEE has pointed out, this decline was primarily due to a fall in expenditure on automobiles, which are rarely made using bank cards.

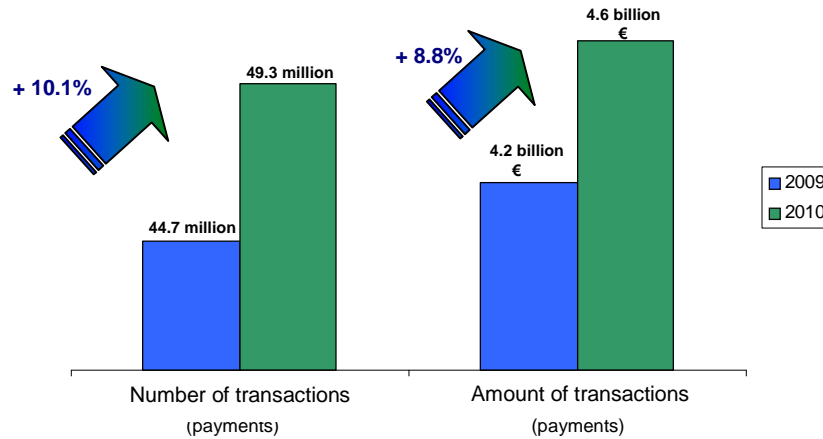
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Press Release

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*Week of 22<sup>nd</sup> November to 28<sup>th</sup> November – Comparison of authorisation requests for payments in number and amount over 2009/2010 (cumulative total over week)*



**CB card transactions are continuing to increase at convenience stores and even more in mail order**

The increase in distance sales has been confirmed and the recording of CB card transactions backs figures from professional organisations, which, over the past few years have announced average annual rises of 5 billion euros p.a. Last week, out of the 49.3 million transactions recorded, on-line transactions accounted for approximately 17.7% of total transactions authorised.

As agreed, next Monday and until Christmas we will summarise the key features week by week.

**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)

*\* Weekly statistics are based on payment requests recorded by e.rsb ®, a routing subsidiary of the CB system.*