



GROUPEMENT DES CARTES BANCAIRES "CB"

**2004**

**CB CARDS: KEY FIGURES**

*MARCH 2005*

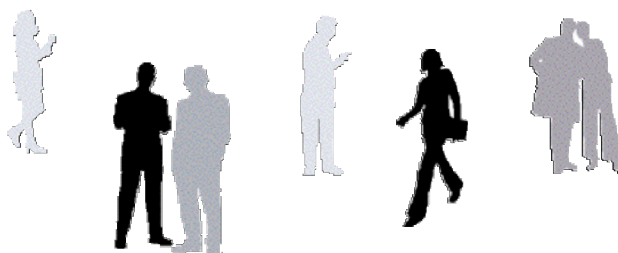
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The figures in this document produced by the **Groupement des Cartes Bancaires "CB"** include **all payment and withdrawal transactions using CB cards** by clients of the 151 credit establishments (French or otherwise) which are members of the CB system 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.



## Key figures for CB cards



**49.1 million CB cards in circulation**

**43,714 ATMs**

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

**5.91 billion transactions  
for a total of €304.8 billion**

**Including 4.65 billion payments (+7.1%) for a total of €220 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 101.1 payments (+3.4%) per card, per year  
equivalent to a payment every 3.6 days  
and 25.7 cash withdrawals (-1.7%) per card, per year**

**CB card activity since 2002**

**5.9 billion transactions using CB cards in 2004,  
for a total of €304.8 billion.**

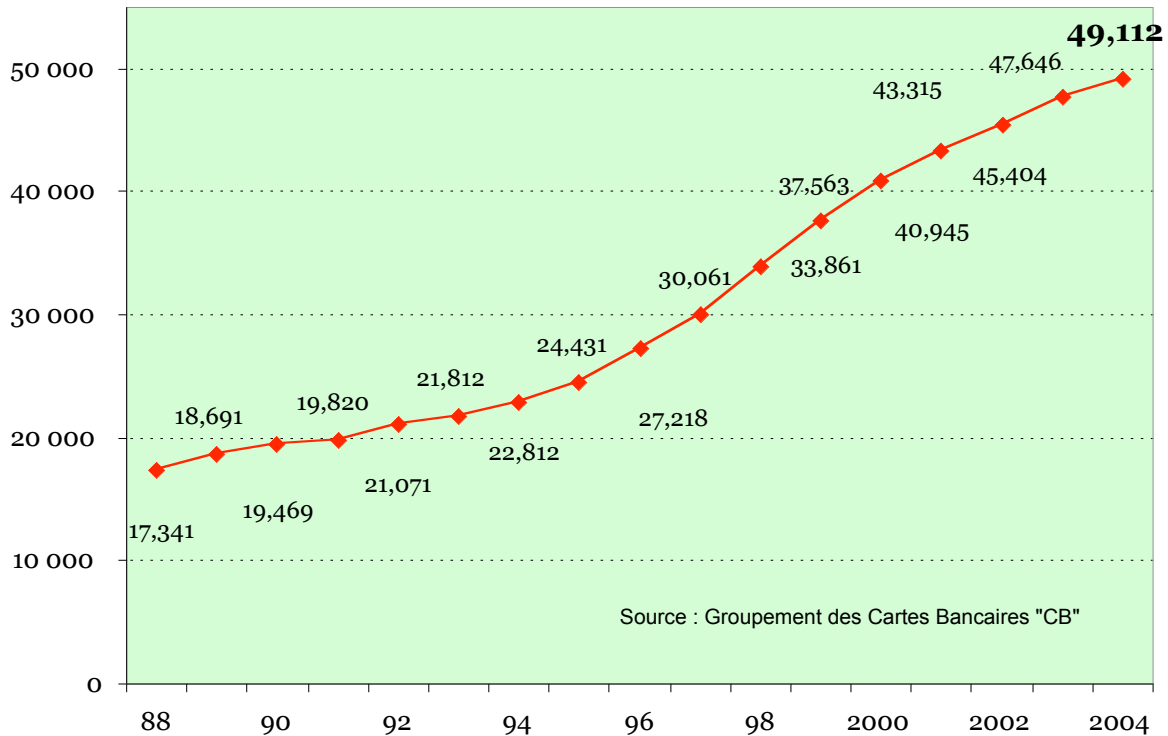
	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>04/03</b>
<b>Number of CB cards</b> <i>In millions</i>	45.4	47.6	<b>49.1</b>	+ 3.1 %
<b>Number of transactions</b> <i>In billions</i>	5.31	5.59	<b>5.91</b>	+ 5.8 %
Payments	4.10	4.34	<b>4.65</b>	+ 7.1 %
Withdrawals	1.21	1.5	<b>1.26</b>	+ 1.3 %
<b>Transaction volume</b> <i>In billions of euros</i>	265.9	284.4	<b>304.8</b>	+ 7.2 %
Payments	190.0	203.9	<b>219.6</b>	+ 7.7 %
Withdrawals	75.9	80.5	<b>85.2</b>	+ 5.8 %
<b>Average payment</b> <i>In euros</i>	46.4	47.0	<b>47.2</b>	+ 0.6 %
<b>Average withdrawals</b> <i>In euros</i>	62.6	64.7	<b>67.6</b>	+ 4.4 %
<b>Number of payments</b> <b>Per CB card per year</b>	97.9	97.8	<b>101.1</b>	+ 3.4 %
<b>Number of withdrawals</b> <b>Per CB card per year</b>	26.7	26.1	<b>25.7</b>	- 1.7 %

- Having stabilised in 2003, the number of payments per card and per year is once again increasing.
- The number of withdrawals per card and per year remains stable.

## Increase in the number of CB cards since 1988

**49.1 million CB bankcards as of 31st December, 2004**

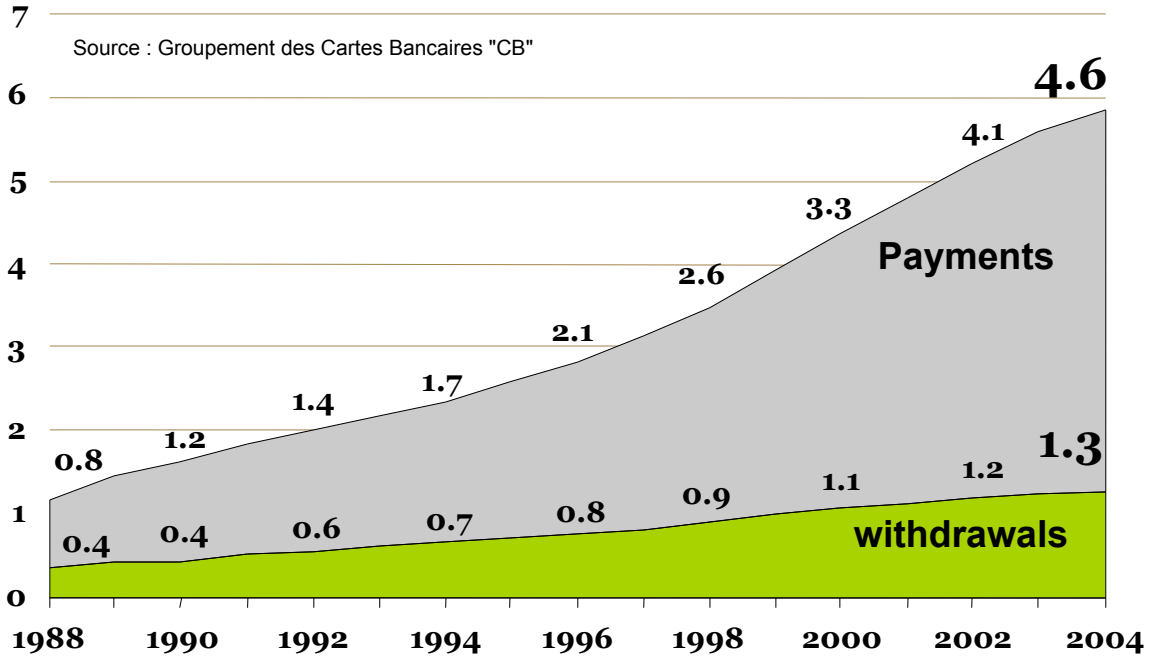
**Number of CB cards (thousands)**



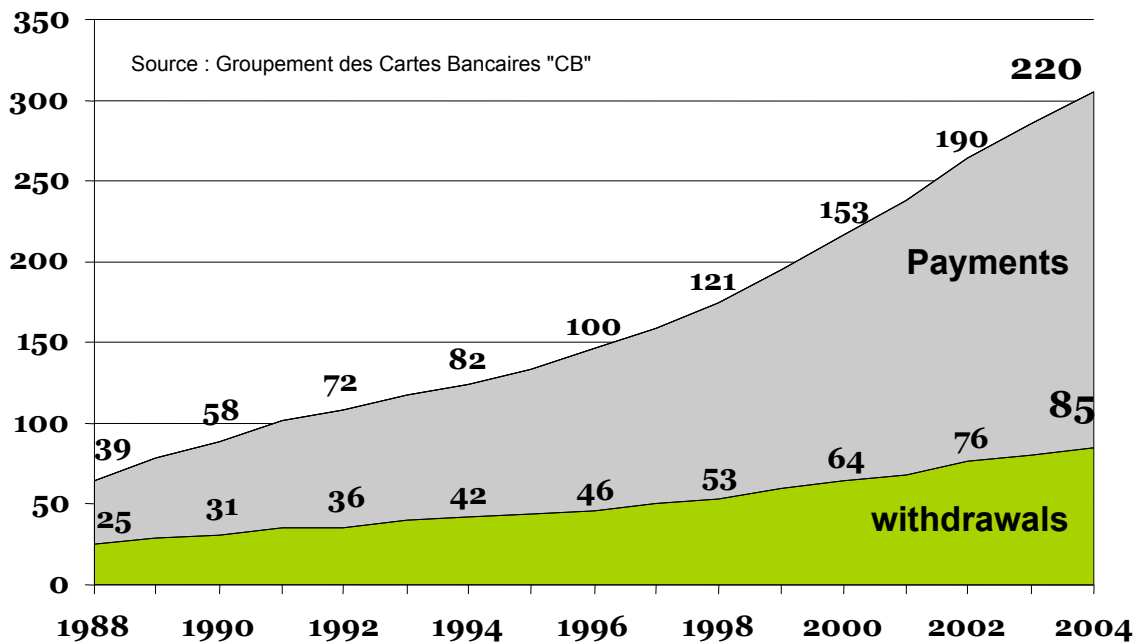
- High growth levels between 1996 and 2000
- Growth has since stabilised: in 2004 almost 90% of French adults possess a CB card (Sofres survey : September 2004).

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

### Payments and withdrawals (billions)



### Payments and withdrawals (billion €)



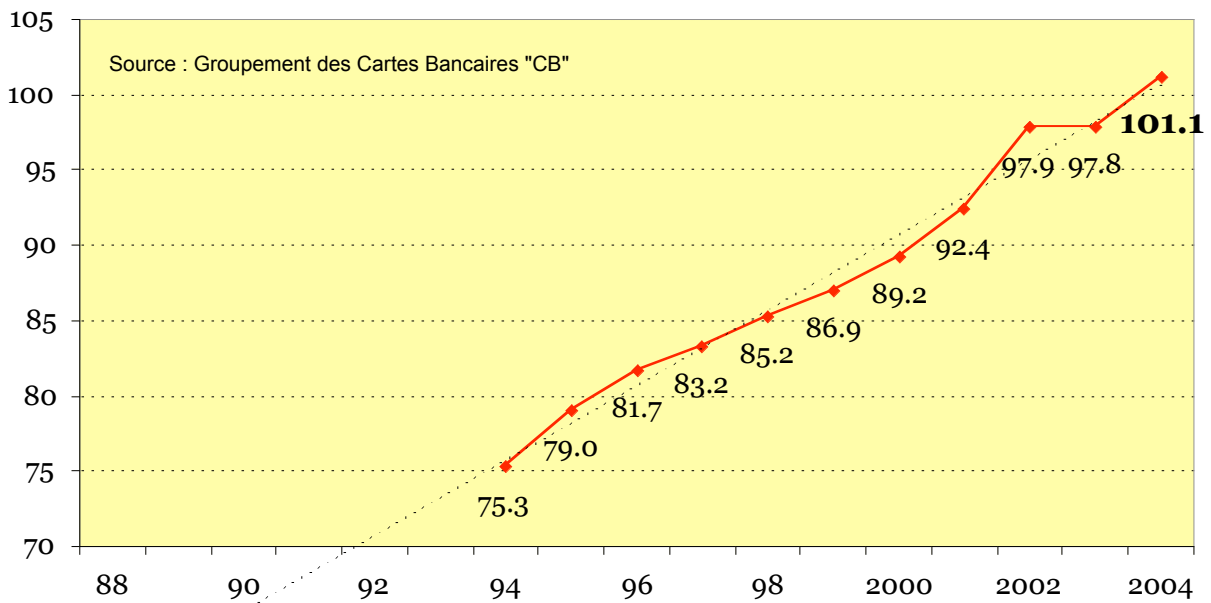
## Growth in payments using CB cards since 1988

**4.7 billion payments made using CB cards in 2004**  
including 101.4 million payments by CB bank cards abroad

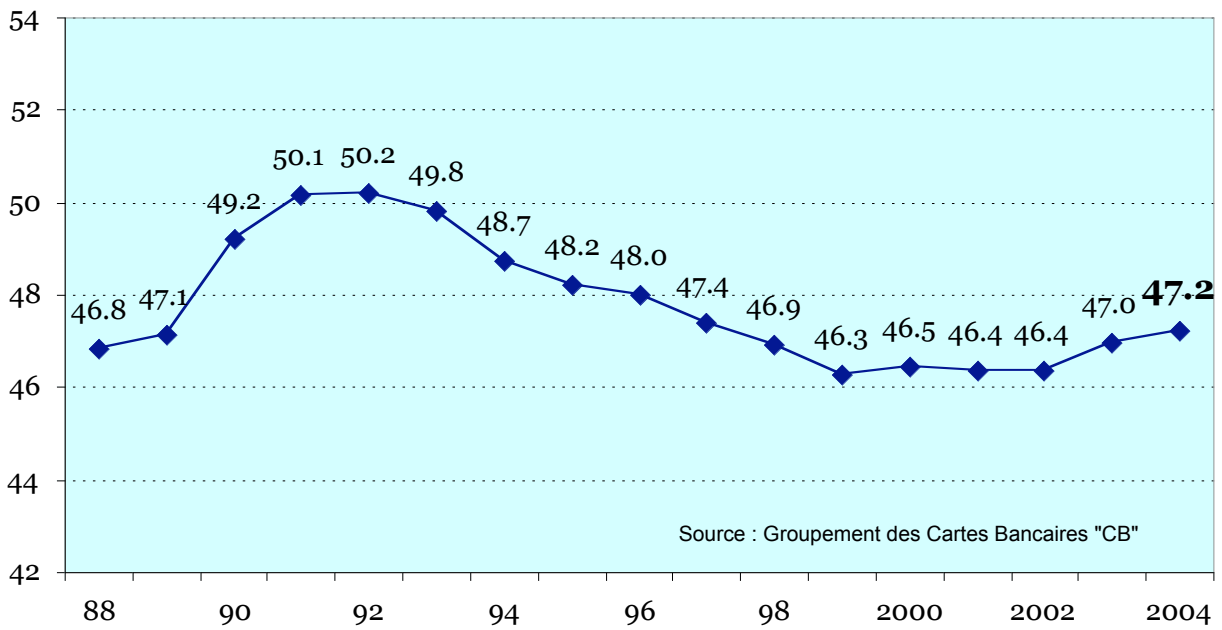
**Total value of payments made: €219.6 billion**

*101 purchases per card and per year on average,  
for an average value of €47.20*

### Number of payments per CB card per year



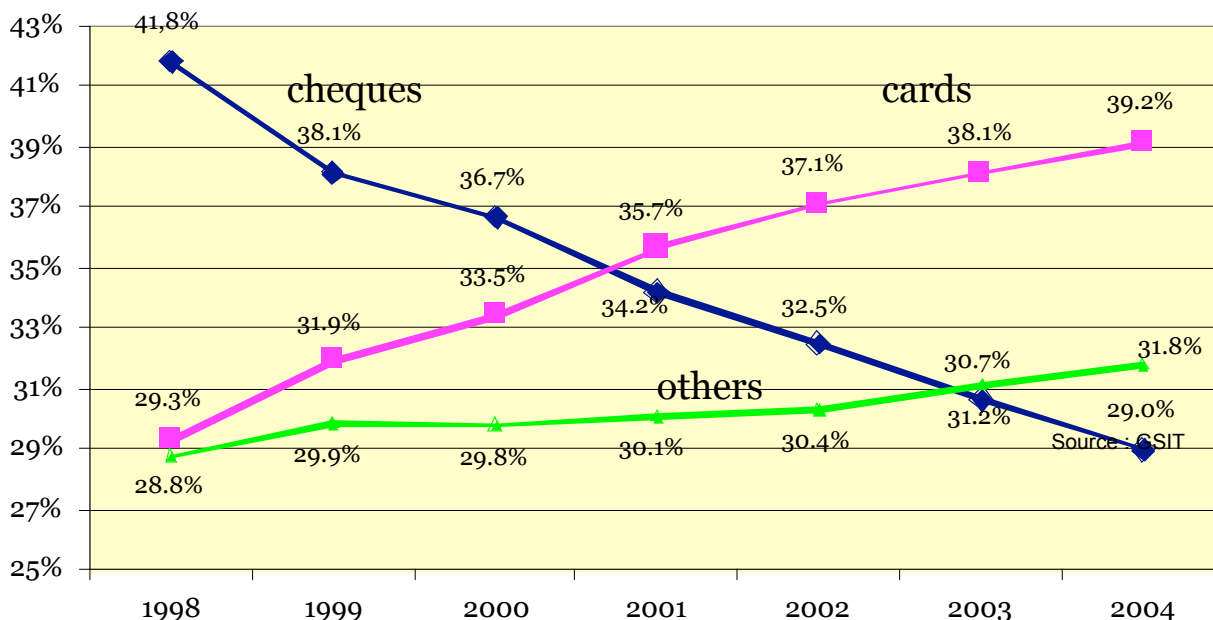
### Average payment (euros)



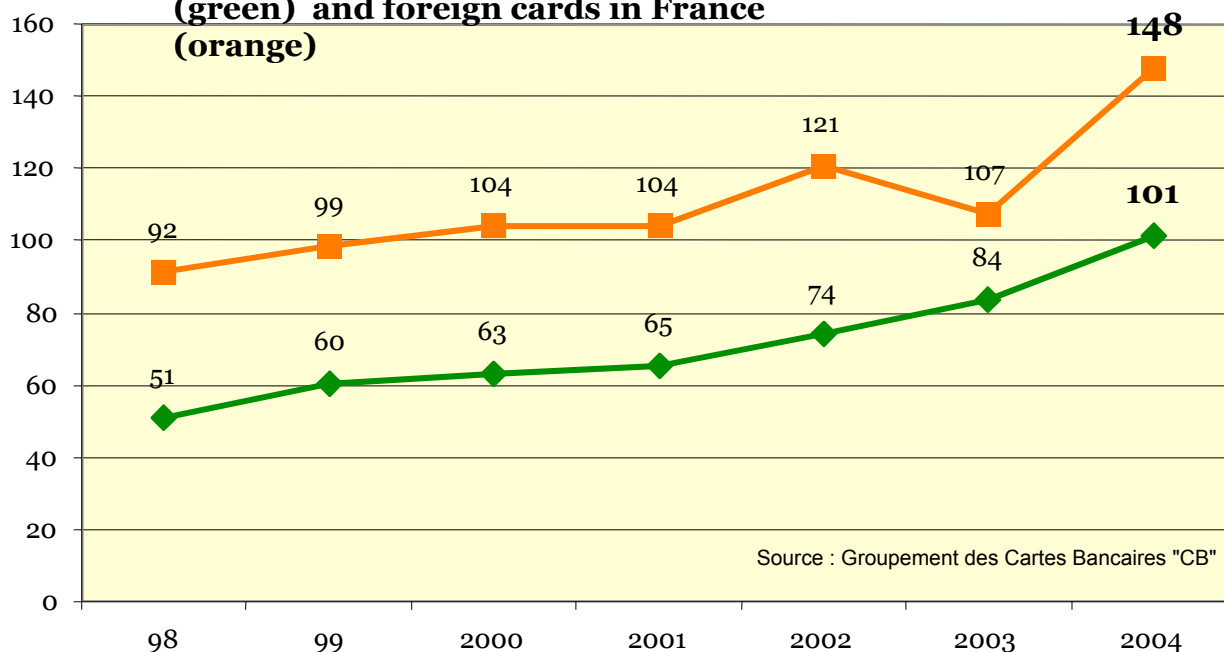


## Number of payments using CB cards continues to increase in comparison with the number of payments by cheque

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



Number of payments (millions) : CB cards outside France  
(green) and foreign cards in France  
(orange)



- "Foreign" visitors to France: a significant fall during 2003, but increasing again in 2004
- CB cardholders abroad: rising use

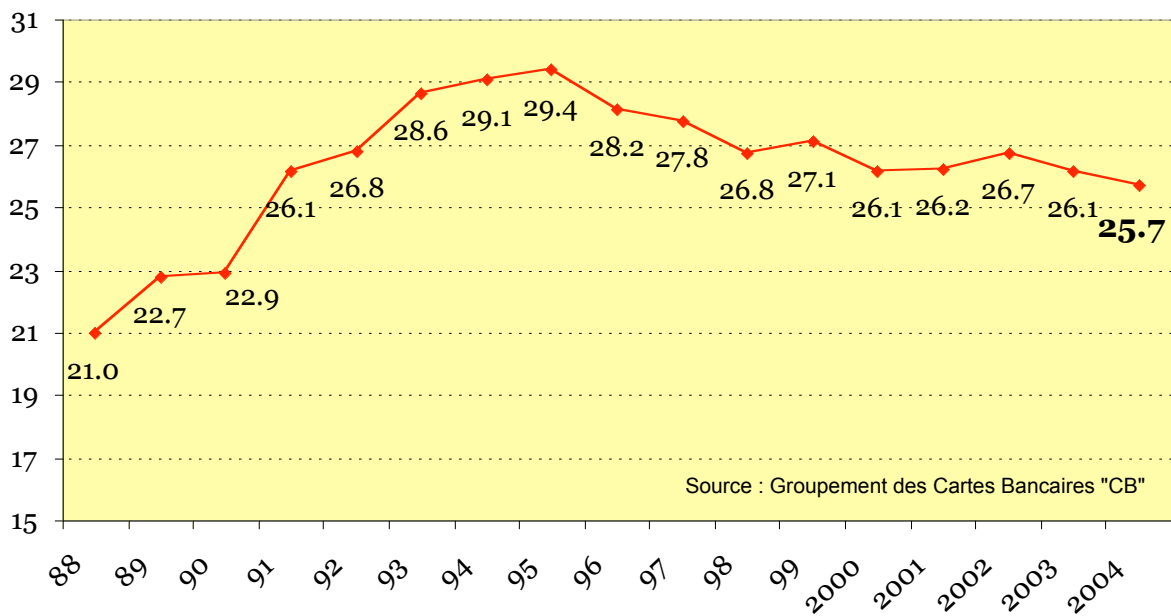
## Growth in withdrawals using CB cards since 1988

**1.26 billion withdrawals using CB cards in 2004**  
for a total value of **€85.2 billion**

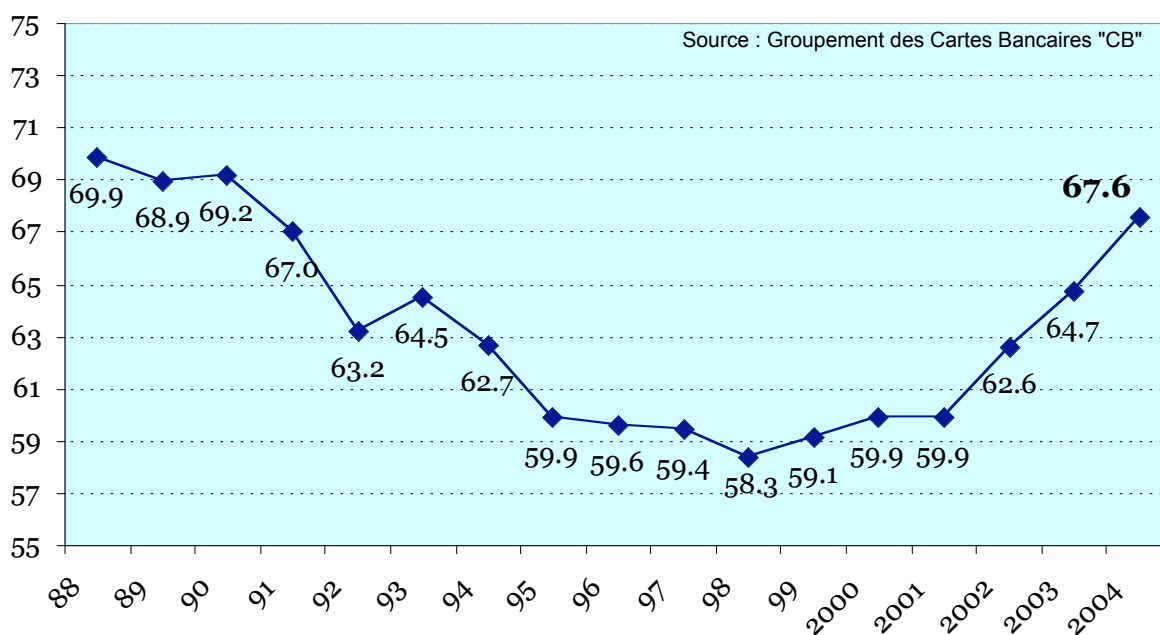
**Including 1.23 billion withdrawals using the 43,714 ATMs in France**  
**and 27.3 million withdrawals by CB bank card abroad.**

**25.7 withdrawals per card and per year on average, for an average value of €67.60**

**Number of withdrawals per CB card per year**

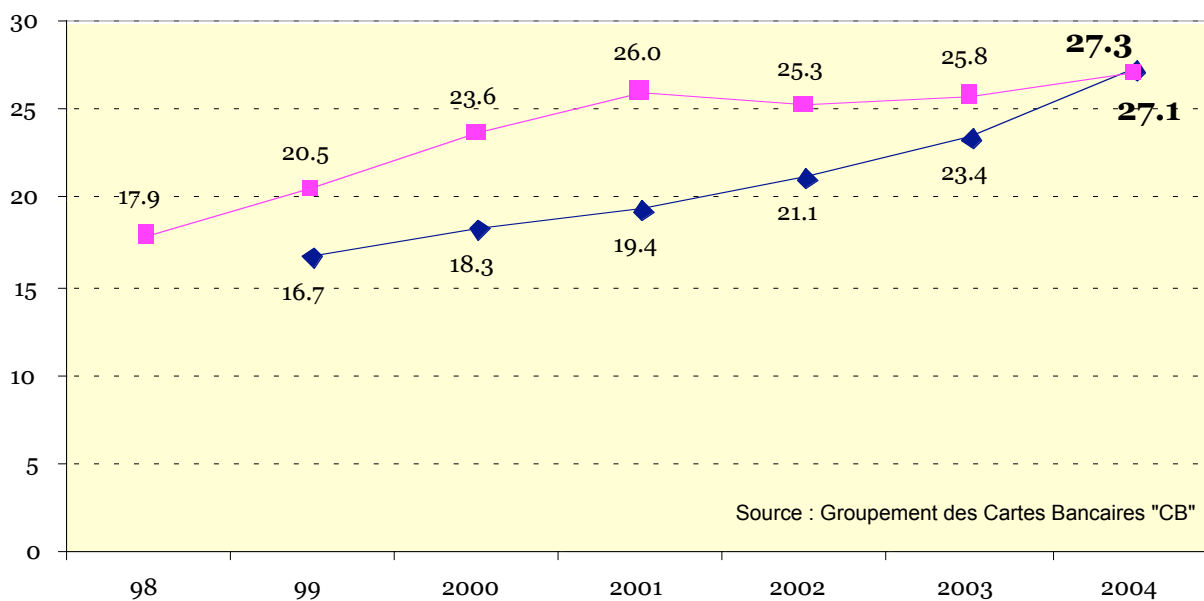


**Average withdrawal (euros)**



- Average withdrawal: 1998 saw a reversal of the trend  
A sharp increase since 2002

**withdrawals (millions) : CB cards outside France (blue)  
et foreign cards in France (red)**



## The CB card acceptance network

**1 million terminals in shops**  
**43,714 ATMs**

### CB points of acceptance

#### PAYMENTS

##### Merchant terminals

	<b>1 000 000</b>
. Payment terminals (face to face transactions)	850 000
. Cardholder activated terminals (car parks, transport ticket kiosks, etc).	150 000

##### Distance selling

(Internet e-commerce : 10%)	<b>60 000</b>
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#### WITHDRAWALS

<b>Automated Teller Machines (ATMs)</b>	<b>43 714</b>
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31st December, 2004

### Number of automated teller machines (ATMs)

