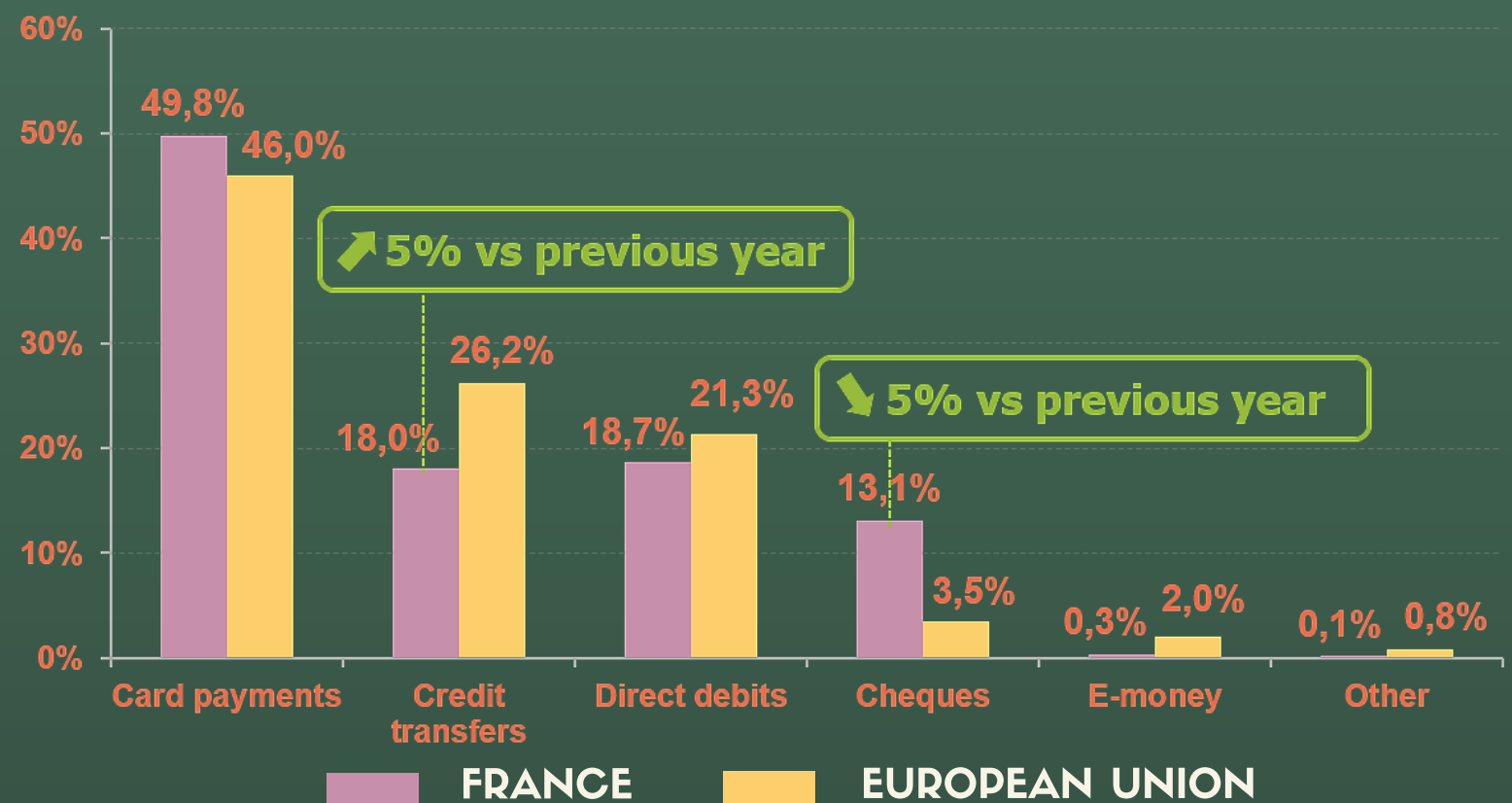


THE FRENCH PAYMENT LANDSCAPE

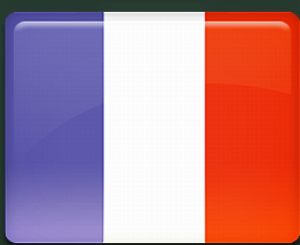
DISTRIBUTION OF NON-CASH PAYMENTS



A FEW KEY FIGURES

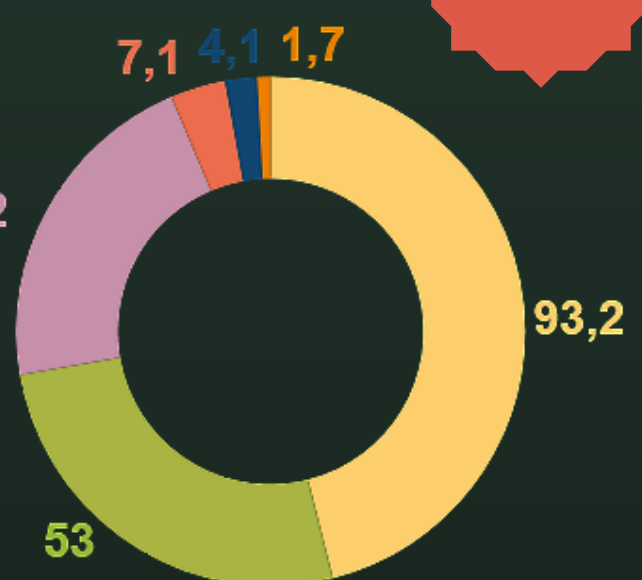
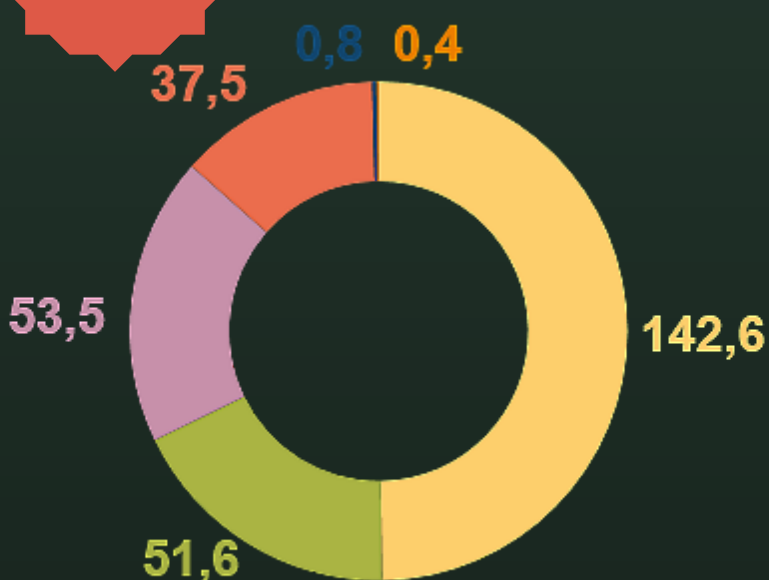
- Almost **19,000 million** transactions per year in France
- Representing **18%** of the total number of EU transactions
- **68%** of cheques in the EU are issued in France

NUMBER OF TRANSACTIONS PER CAPITA



286.4

202.3



CARD PAYMENTS
 CREDIT TRANSFERS
 DIRECT DEBITS
 CHEQUES
 E-MONEY
 OTHER