



Press Release of Monetary Authority of Macao

Credit Card Statistics for Fourth Quarter 2007

The Monetary Authority of Macao releases today the credit card statistics for the fourth quarter of 2007. The total number of credit cards in circulation reached 332,556 at the end of December 2007, up 2.0% from the previous quarter. The numbers of Pataca (MOP) cards, Hong Kong Dollar (HKD) cards and Renminbi (RMB) cards were 260,279, 65,015 and 7,259 respectively. Pataca (MOP) cards witnessed the highest growth of 2.2% quarter-to-quarter while Hong Kong Dollar (HKD) cards and Renminbi (RMB) cards witnessed respective increases of 1.4% and 0.9%.

As at the end of December 2007, credit card credit limit granted by banks in Macao reached MOP5.9 billion, 2.8% up from end-September 2007. Meanwhile, credit card receivables amounted to MOP1.0 billion, representing a 10.5% increase over three months ago. Among which, the rollover amount reached MOP0.4 billion by the end of 2007. The rollover amount made up 40.8% of credit card receivables while the delinquency ratio stood at 0.42%.

In the fourth quarter of 2007, the credit card turnover totalled MOP1.5 billion, up 12.3% over last quarter. The cash advance turnover amounted to MOP0.1 billion, accounting for 7.7% of total credit card turnover. Credit card repayments (including payments for interest and fees) grew by 8.3% from the previous quarter to MOP1.4 billion.

The local merchant turnover, including purchases with credit cards issued domestically and abroad, amounted to MOP8.6 billion in the fourth quarter of 2007, up 28.9% quarter-to-quarter.

For enquiry, please contact:
Research and Statistics Department
Monetary Authority of Macao
(Tel : 83952532 Fax : 28353042)
17 March 2008

[Annex Table](#)

澳門特別行政區信用卡統計數據

Estatísticas Relativas ao Uso de Cartões de Crédito na RAEM

Credit Card Statistics for Macao SAR

			2007			
			第一季	第二季	第三季	第四季
			1º Trimestre	2º Trimestre	3º Trimestre	4º Trimestre
			Q1	Q2	Q3	Q4
信用卡總數 (期末數字)	Cartões de Crédito (Total) (Fim do período)	Total Number of Credit Card (End-of-period figure)	309,244	319,835	325,916	332,556
澳門幣卡	Cartões de Crédito em Patacas	MOP Cards	239,795	249,142	254,574	260,279
港元卡	Cartões de Crédito em dólares de Hong Kong	HKD Cards	62,786	63,710	64,147	65,015
人民幣卡	Cartões de Crédito em Renminbis	RMB Cards	6,660	6,980	7,192	7,259
其他貨幣卡	Cartões de Crédito em Moedas de Outros Países	OFC* Cards	3	3	3	3

(千澳門幣, 10³ MOP)

			2007			
			第一季	第二季	第三季	第四季
			1º Trimestre	2º Trimestre	3º Trimestre	4º Trimestre
			Q1	Q2	Q3	Q4
信用卡信用總額 (期末值)	Limite de Crédito dos Cartões de Créditos (Fim do período)	Credit Limit Granted (End-of-period figure)	5,394,977	5,579,886	5,696,386	5,858,001
期末應收帳款總額	Saldo Devido	Credit Card Receivables	798,643	839,005	880,316	973,035
轉期帳款	Saldo "Rollover"	Rollover Amount	368,856	369,098	387,683	396,974
拖欠帳款	Débito não Pago	Delinquent Amount	3,687	3,112	3,458	4,082
期內簽帳總額	Crédito Usado no Período	Credit Card Turnover	1,140,467	1,143,291	1,287,729	1,445,681
其中：透支現金總額	No Qual: Adiantamento de Numerário	Of Which: Cash Advance Turnover	96,217	106,368	111,753	111,955
期內總還款額	Débito Pago no Período	Repayments	1,215,721	1,162,525	1,290,145	1,396,679
期內本地商戶簽帳總額	Montante do "Turnover", Através de Cartões de Crédito, nas Lojas Locais	Local Merchant Turnover by Credit Cards	6,013,525	6,043,183	6,682,731 ^r	8,611,246

^r 修訂資料

^r Dado rectificado

^r Revised data

* Other foreign currency