



Press Release of Monetary Authority of Macao

Credit Card Statistics - First Quarter 2008

The Monetary Authority of Macao releases today the credit card statistics for the first quarter of 2008. The total number of credit cards in circulation reached 340,043 at the end of March 2008, up 2.3% from the previous quarter. Among this total, the numbers of Pataca (MOP) cards, Hong Kong Dollar (HKD) cards and Renminbi (RMB) cards were 267,430, 64,949 and 7,661 respectively while the number of other foreign currency (OFC) cards stayed constantly at 3. Renminbi (RMB) cards and Pataca (MOP) cards increased by 5.5% and 2.7% respectively whereas Hong Kong Dollar (HKD) cards edged down marginally by 0.1%. Compared with the same period last year, Pataca (MOP) cards, Hong Kong Dollar (HKD) cards and Renminbi (RMB) cards grew 11.5%, 3.4% and 15.0% respectively.

As at the end of March 2008, credit card credit limit granted by banks in Macao reached MOP6.0 billion, 2.9% up from end-December 2007. Credit card receivables amounted to MOP0.9 billion while the rollover amount reached MOP0.4 billion, accounting for 44.8% of credit card receivables. Meanwhile, the delinquency ratio stood at 0.34%.

In the first quarter of 2008, the credit card turnover totalled MOP1.5 billion, 0.6% up on last quarter. The cash advance turnover amounted to MOP0.1 billion, which accounted for 8.2% of total credit card turnover. Credit card repayments (including payments for interest and fees) grew by 11.2% from the previous quarter to MOP1.6 billion.

The local merchant turnover, including purchases with credit cards issued domestically and abroad, amounted to MOP9.3 billion in the first quarter of 2008, up 7.7% quarter-to-quarter.

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16 June 2008

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澳門金融管理局 - 新聞稿

Autoridade Monetária de Macau - Boletim Informativo

Monetary Authority of Macao - Press Release

2008年第一季度澳門特別行政區信用卡統計數據

Estatísticas Relativas ao Uso de Cartões de Crédito na RAEM - 2008 1º Trimestre

Credit Card Statistics of Macao - 2008 Q1

			2008		
			第一季	與上季比較	與上年同期比較
			1º Trimestre	Varição relativamente ao trimestre anterior	Varição homóloga
			Q1	Quarter-to-quarter change (%)	Year-on-year change (%)
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)	340,043	2.3	10.0
澳門幣卡	Cartões de Crédito em Patacas	MOP Cards	267,430	2.7	11.5
港元卡	Cartões de Crédito em dólares de Hong Kong	HKD Cards	64,949	-0.1	3.4
人民幣卡	Cartões de Crédito em Renminbis	RMB Cards	7,661	5.5	15.0
其他貨幣卡	Cartões de Crédito em Moedas de Outros Países	OFC* Cards	3	0.0	0.0
			(千澳門幣 · 10 ³ MOP)		
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)	6,028,288	2.9	11.7
期末應收帳款總額	Saldo Devido	Credit Card Receivables	900,019	-7.5	12.7
轉期帳款	Saldo "Rollover"	Rollover Amount	402,992	1.5	9.3
拖欠帳款	Débito não Pago	Delinquent Amount	3,050	-23.7	-17.3
期內簽帳總額	Crédito Usado no Período	Credit Card Turnover	1,453,723	0.6	27.5
其中：透支現金總額	No Qual: Adiantamento de Numerário	Of Which: Cash Advance Turnover	118,774	6.1	23.4
期內總還款額	Débito Pago no Período	Repayments	1,552,440	11.2	27.7
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	9,278,560	7.7	54.3

* Other foreign currency