



Press Release of Monetary Authority of Macao

Credit Card Statistics - Second Quarter 2008

The Monetary Authority of Macao releases today the credit card statistics for the second quarter of 2008. The total number of credit cards in circulation reached 348,928 at the end of June 2008, up 2.6% from the previous quarter. Among this total, the numbers of Pataca (MOP) cards, Hong Kong Dollar (HKD) cards and Renminbi (RMB) cards were 274,922, 66,012 and 7,991 respectively. Renminbi (RMB) cards noted the largest increase of 4.3% quarter-to-quarter while Pataca (MOP) cards and Hong Kong Dollar (HKD) cards witnessed respective increases of 2.8% and 1.6%. Compared with the same period last year, Pataca (MOP) cards, Hong Kong Dollar (HKD) cards and Renminbi (RMB) cards grew 10.3%, 3.6% and 14.5% respectively.

As at the end of June 2008, credit card credit limit granted by banks in Macao amounted to MOP6.3 billion, 4.4% up from end-March 2008. Credit card receivables reached MOP0.9 billion while the rollover amount totalled MOP0.4 billion, accounting for 44.1% of credit card receivables. Meanwhile, the delinquency ratio was 0.29%.

In the second quarter of 2008, the credit card turnover slid 0.9% from the last quarter to MOP1.4 billion. The cash advance turnover amounted to MOP0.1 billion, accounting for 8.8% of total credit card turnover. Credit card repayments (including payments for interest and fees) decreased by 7.5% from the previous quarter to MOP1.4 billion.

The local merchant turnover, including purchases with credit cards issued domestically and abroad, amounted to MOP9.7 billion in the second quarter of 2008, up 4.9% quarter-to-quarter.

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[Annex Table](#)

澳門金融管理局 - 新聞稿

Autoridade Monetária de Macau - Boletim Informativo

Monetary Authority of Macao - Press Release

2008年第二季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 2º Trimestre

Credit Card Statistics of Macao - 2008 Q2

			2008		與上季比較 Variação relativamente ao trimestre anterior Quarter-to-quarter change (%)	與上年同期 比較 Variação homóloga Year-on-year change (%)
			第一季 1º Trimestre Q1	第二季 2º Trimestre Q2		
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	348,928	2.6	9.1
澳門幣卡	Cartões de Crédito em Patacas	MOP Cards	267,430	274,922	2.8	10.3
港元卡	Cartões de Crédito em dólares de Hong Kong	HKD Cards	64,949	66,012	1.6	3.6
人民幣卡	Cartões de Crédito em Renminbis	RMB Cards	7,661	7,991	4.3	14.5
其他貨幣卡	Cartões de Crédito em Moedas de Outros Países	OFC* Cards	3	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	6,294,373	4.4	12.8
期末應收帳款總額	Saldo Devido	Credit Card Receivables	900,019	922,887	2.5	10.0
轉期帳款	Saldo "Rollover"	Rollover Amount	402,992	406,954	1.0	10.3
拖欠帳款	Débito não Pago	Delinquent Amount	3,050	2,715	-11.0	-12.8
期內簽帳總額	Crédito Usado no Período	Credit Card Turnover	1,453,723	1,440,297	-0.9	26.0
其中：透支現金總額	No Qual: Adiantamento de Numerário	Of Which: Cash Advance Turnover	118,774	126,906	6.8	19.3
期內總還款額	Débito Pago no Período	Repayments	1,552,440	1,436,282	-7.5	23.5
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	9,728,598	4.9	61.0

* Other foreign currency