



## Press Release of Monetary Authority of Macao

### Credit Card Statistics – Third Quarter 2008

The Monetary Authority of Macao releases today the credit card statistics for the third quarter of 2008. The total number of credit cards in circulation reached 320,700 at the end of September 2008, down significantly by 8.09% from the previous quarter. The marked decline was mainly attributed to the termination of dormant accounts by some banks in the third quarter. The numbers of Pataca (MOP) cards, Hong Kong Dollar (HKD) cards and Renminbi (RMB) cards were 256,804, 55,581 and 8,312 respectively. Renminbi (RMB) cards noted an increase of 4.02% quarter-to-quarter whereas Pataca (MOP) cards and Hong Kong Dollar (HKD) cards witnessed respective decreases of 6.59% and 15.80%. Compared with the same period last year, Pataca (MOP) cards and Renminbi (RMB) cards grew 0.88% and 15.57% respectively whereas Hong Kong Dollar (HKD) cards dropped 13.35%.

As at the end of September 2008, credit card credit limit granted by banks in Macao amounted to MOP5.88 billion, down 6.64% from end-June 2008. Credit card receivables reached MOP0.98 billion while the rollover amount totalled MOP0.42 billion, accounting for 42.78% of credit card receivables. Meanwhile, the delinquency ratio was 0.40%.

In the third quarter of 2008, the credit card turnover rose 8.57% from the last quarter to MOP1.56 billion. The cash advance turnover amounted to MOP0.13 billion, accounting for 8.49% of total credit card turnover. Credit card repayments (including payments for interest and fees) increased by 9.85% from the previous quarter to MOP1.58 billion.

The local merchant turnover, including purchases with credit cards issued domestically and abroad, amounted to MOP10.44 billion in the third quarter of 2008, up 7.35% quarter-to-quarter.

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15 December 2008

[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年第三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 3º Trimestre

Credit Card Statistics for Macao SAR - 2008 Q3

			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 (%)
			第二季 2º Trimestre Q2	第三季 3º Trimestre Q3		
信用卡總數# (期末數字)	Cartões de Crédito (Total)# (Fim do período)	Total Number of Credit Cards# (End-of-period figure)	348,928	320,700	-8.09	-1.60
澳門幣卡	Cartões de Crédito em Patacas	MOP Cards	274,922	256,804	-6.59	0.88
港元卡	Cartões de Crédito em dólares de Hong Kong	HKD Cards	66,012	55,581	-15.80	-13.35
人民幣卡	Cartões de Crédito em Renminbis	RMB Cards	7,991	8,312	4.02	15.57
其他貨幣卡	Cartões de Crédito em Moedas de Outros Países	OFC* Cards	3	3	0.00	0.00
			(千澳門幣 · 10 <sup>3</sup> 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)	6,294,373	5,876,650	-6.64	3.16
期末應收帳款總額	Saldo Devido	Credit Card Receivables	922,887	976,175	5.77	10.89
轉期帳款	Saldo "Rollover"	Rollover Amount	406,954	417,563	2.61	7.71
拖欠帳款	Débito não Pago	Delinquent Amount	2,715	3,901	43.68	12.81
期內簽帳總額	Crédito Usado no Período	Credit Card Turnover	1,440,297	1,563,782	8.57	21.44
其中：透支現金總額	No Qual: Adiantamento de Numerário	Of Which: Cash Advance Turnover	126,906	132,780	4.63	18.82
期內總還款額	Débito Pago no Período	Repayments	1,436,282	1,577,798	9.85	22.30
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 Card	9,728,598	10,443,351	7.35	56.27

\* Other foreign currency.

# 透過本地銀行直接或間接發行的信用卡總數。

O número total de cartões de crédito emitidos, directo ou indirectamente, pelos bancos de Macau.

Total number of credit cards issued directly or indirectly by Macao banks.