



## Press Release of Monetary Authority of Macao

### Credit Card Statistics – Fourth Quarter 2008

The Monetary Authority of Macao released today the credit card statistics for the fourth quarter of 2008. The total number of personal credit cards in circulation reached 334,676 at the end of December 2008, up 4.54% from the previous quarter. The numbers of Pataca (MOP) cards, Hong Kong Dollar (HKD) cards and Renminbi (RMB) cards were 271,401, 54,772 and 8,503 respectively. MOP cards and RMB cards increased 5.68% and 2.30% quarter-to-quarter whereas HKD cards witnessed decrease of 0.47%. Compared with the same period last year, MOP cards and RMB cards grew 4.27% and 17.14% respectively whereas HKD cards dropped 14.98%.

As at the end of December 2008, credit card credit limit granted by banks in Macao amounted to MOP5.94 billion, up 1.24% from end-September 2008. Credit card receivables reached MOP1.07 billion while the rollover amount totalled MOP0.45 billion, accounting for 41.93% of credit card receivables. Meanwhile, the delinquency ratio was 0.41%.

In the fourth quarter of 2008, the credit card turnover rose 3.53% from the last quarter to MOP1.61 billion. The cash advance turnover amounted to MOP0.14 billion, accounting for 8.40% of total credit card turnover. Credit card repayments, in which payments for interest and fees are included, totalled MOP1.57 billion.

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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年第四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 4º Trimestre

Credit Card Statistics for Macao SAR - 2008 Q4

			2008		與上季比較	與上年同期比較
			第三季	第四季		
			3º Trimestre	4º Trimestre	Variação relativamente ao trimestre anterior	Variação homóloga
			Q3	Q4	Quarter-to-quarter change (%)	Year-on-year change (%)
信用卡總數 <sup>#</sup> (期末數字)	Cartões de Crédito (Total) <sup>#</sup> (Fim do período)	Total Number of Credit Cards <sup>#</sup> (End-of-period figure)	<b>320,145</b>	334,676	4.54	0.82
澳門幣卡	Cartões de Crédito em Patacas	MOP Cards	256,804	271,401	5.68	4.27
港元卡	Cartões de Crédito em dólares de Hong Kong	HKD Cards	<b>55,029</b>	54,772	-0.47	-14.98
人民幣卡	Cartões de Crédito em Renminbis	RMB Cards	8,312	8,503	2.30	17.14
			(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)	<b>5,865,923</b>	5,938,772	1.24	1.57
期末應收帳款總額	Saldo Devido	Credit Card Receivables	<b>974,868</b>	1,068,621	9.62	10.03
轉期帳款	Saldo "Rollover"	Rollover Amount	<b>417,052</b>	448,110	7.45	13.10
拖欠帳款	Débito não Pago	Delinquent Amount	3,901	4,335	11.13	8.48
期內簽帳總額	Crédito Usado no Período	Credit Card Turnover	<b>1,558,616</b>	1,613,656	3.53	12.38
其中：透支現金總額	No Qual: Adiantamento de Numerário	Of Which: Cash Advance Turnover	<b>132,408</b>	135,503	2.34	23.09
期內總還款額	Débito Pago no Período	Repayments	<b>1,572,177</b>	1,565,615	-0.42	12.87

附註/Notas/Notes :

1. # 透過本地銀行直接或間接發行的個人信用卡總數。

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

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

2. 粗斜體顯示為修訂數字。

Números revisados em negrito e itálico.

Revised figures in bold italic.