



## Press Release of Monetary Authority of Macao

### Credit Card Statistics – Second Quarter 2009

The Monetary Authority of Macao released today the credit card statistics for the second quarter of 2009. The total number of personal credit cards in circulation was 336,995 at the end of June 2009, up 1.89% from the previous quarter. The numbers of Pataca (MOP) cards, Hong Kong Dollar (HKD) cards and Renminbi (RMB) cards were 272,889, 55,265 and 8,841 respectively. MOP cards, HKD cards and RMB cards witnessed respective increases of 2.22%, 0.46% and 0.95% quarter-to-quarter. Compared with the same period last year, RMB cards grew 10.64% whereas MOP cards and HKD cards dropped 0.74% and 15.55% respectively.

As at the end of June 2009, credit card credit limit granted by banks in Macao amounted to MOP6.16 billion, down 1.95% from end-March 2009. Credit card receivables reached MOP1.05 billion while the rollover amount totalled MOP0.46 billion, accounting for 43.61% of credit card receivables. The delinquency ratio, i.e. the ratio of delinquent amount overdue for more than three months to credit card receivables, was 1.17%.

In the second quarter of 2009, the credit card turnover edged up slightly by 0.26% from the last quarter to MOP1.53 billion. The cash advance turnover amounted to MOP0.12 billion, accounting for 8.03% of total credit card turnover. Credit card repayments, in which payments for interest and fees are included, dropped 12.03% from last quarter to MOP1.48 billion.

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

2009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 - 2009 2º Trimestre

Credit Card Statistics for Macao SAR - 2009 Q2

			2009		與上季比較	與上年同期比較
			第一季	第二季		
			1º Trimestre	2º Trimestre	Varição relativamente ao trimestre anterior	Varição homóloga
			Q1	Q2	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 Cards# (End-of-period figure)	330,734	336,995	1.89	-3.26
澳門幣卡	Cartões de Crédito em Patacas	MOP Cards	266,964	272,889	2.22	-0.74
港元卡	Cartões de Crédito em dólares de Hong Kong	HKD Cards	55,012	55,265	0.46	-15.55
人民幣卡	Cartões de Crédito em Renminbis	RMB Cards	8,758	8,841	0.95	10.64
			(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)	6,042,198	6,159,732	1.95	-1.97
期末應收帳款總額	Saldo Devido	Credit Card Receivables	953,044	1,047,013	9.86	13.63
轉期帳款	Saldo "Rollover"	Rollover Amount	455,277	456,611	0.29	12.39
拖欠帳款 1	Débito não Pago 1	Delinquent Amount 1	5,713	8,030	40.56	195.76
拖欠帳款 2	Débito não Pago 2	Delinquent Amount 2	9,818	12,201	24.27	110.40
期內簽帳總額	Crédito Usado no Período	Credit Card Turnover	1,522,904	1,526,880	0.26	6.37
其中：透支現金總額	No Qual: Adiantamento de Numerário	Of Which: Cash Advance Turnover	125,417	122,649	-2.21	-2.25
期內總還款額	Débito Pago no Período	Repayments	1,687,106	1,484,129	-12.03	3.67

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。

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

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

2) 拖欠帳款1 是指逾期3 個月至6 個月的拖欠款項。拖欠帳款2 是指逾期超過3 個月的拖欠款項。

2) Débito não Pago 1 refere-se aos valores a receber atrasados entre 3 e 6 meses. Débito não Pago 2 refere-se a todos os valores a receber atrasados para mais de 3 meses.

2) Delinquent amount 1 refers to the receivables overdue between 3 and 6 months. Delinquent amount 2 refers to all receivables overdue for more than 3 months.