



Press Release of Monetary Authority of Macao

Credit Card Statistics – 3rd Quarter 2009

The Monetary Authority of Macao released today the credit card statistics for the third quarter of 2009.

The total number of personal credit cards in circulation was 351,420 at the end of September 2009, up 4.28% from the previous quarter. The numbers of Pataca (MOP) cards, Hong Kong Dollar (HKD) cards and Renminbi (RMB) cards were 281,616, 55,561 and 14,243 respectively. MOP cards, HKD cards and RMB cards witnessed respective increases of 3.20%, 0.54% and 61.10% quarter-to-quarter. Compared with the same period last year, RMB cards surged 71.35% while MOP cards and HKD cards grew 9.66% and 0.97% respectively. The introduction of MOP/RMB dual currency credit cards by local banks partly accounted for the marked increase of RMB cards during the quarter.

As at the end of September 2009, credit card credit limit granted by banks in Macao amounted to MOP6.41 billion, up 4.09% from end-June 2009. Credit card receivables reached MOP1.03 billion while the rollover amount totalled MOP0.45 billion, accounting for 43.48% 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 1.32%.

In the third quarter of 2009, the credit card turnover rose by 5.63% quarter-to-quarter to MOP1.61 billion. The cash advance turnover amounted to MOP0.12 billion, accounting for 7.34% of total credit card turnover. Credit card repayments, in which payments for interest and fees are included, grew 13.37% from last quarter to MOP1.68 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 - 2009 3º Trimestre

Credit Card Statistics for Macao SAR - 3rd Quarter 2009

			2009		與上季比較 Variação relativamente ao trimestre anterior	與上年同期 比較 Variação homóloga
			第二季 2º Trimestre Q2	第三季 3º Trimestre Q3		
			(千澳門幣, 10 ³ MOP)		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)	336,995	351,420	4.28	9.77
澳門幣卡	Cartões de Crédito em Patacas	MOP Cards	272,889	281,616	3.20	9.66
港元卡	Cartões de Crédito em dólares de Hong Kong	HKD Cards	55,265	55,561	0.54	0.97
人民幣卡	Cartões de Crédito em Renminbis	RMB Cards	8,841	14,243	61.10	71.35
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)	6,159,732	6,411,757	4.09	9.31
期末應收帳款總額	Saldo Devido	Credit Card Receivables	1,047,013	1,028,149	-1.80	5.47
轉期帳款	Saldo "Rollover"	Rollover Amount	456,611	447,000	-2.10	7.18
拖欠帳款 1	Débito não Pago 1	Delinquent Amount 1	8,030	7,438	-7.37	90.67
拖欠帳款 2	Débito não Pago 2	Delinquent Amount 2	12,201	13,622	11.65	85.51
期內簽帳總額	Crédito Usado no Período	Credit Card Turnover	1,526,880	1,612,797	5.63	3.48
其中：透支現金總額	No Qual: Adiantamento de Numerário	Of Which: Cash Advance Turnover	122,649	118,365	-3.49	-10.61
期內總還款額	Débito Pago no Período	Repayments	1,484,129	1,682,621	13.37	7.02

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 locais.

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.

3) 澳門銀行在2009 年第三季推出澳門幣/人民幣雙幣卡。該類信用卡同時被視作澳門幣卡及人民幣卡。

3) Desde 3T de 2009, bancos locais introduziram cartões de crédito de duas moedas MOP/RMB, os quais são considerados simultaneamente cartões em MOP e cartões em RMB.

3) Starting from 2009Q3, Macao banks have offered MOP/RMB dual currency credit cards, which are simultaneously regarded as MOP cards and RMB cards.