



## Press Release of Monetary Authority of Macao

### Credit Card Statistics – 4<sup>th</sup> Quarter 2009

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

The total number of personal credit cards in circulation was 359,241 at the end of December 2009, up 2.23% from the previous quarter. The numbers of Pataca (MOP) cards, Hong Kong Dollar (HKD) cards and Renminbi (RMB) cards were 287,106, 56,066 and 16,069 respectively. MOP cards, HKD cards and RMB cards witnessed respective increases of 1.95%, 0.91% and 12.82% quarter-to-quarter. Compared with a year earlier, RMB cards surged 88.98% while MOP cards and HKD cards grew 5.79% and 2.36% respectively. The recent introduction of MOP/RMB dual currency credit cards by local banks largely accounted for the marked increase of RMB cards.

As at the end of December 2009, credit card credit limit granted by banks in Macao amounted to MOP6.49 billion, up 1.27% from end-September 2009. Credit card receivables reached MOP1.14 billion while the rollover amount totalled MOP0.44 billion, accounting for 38.42% 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 1.18%.

In the fourth quarter of 2009, the credit card turnover rose by 14.24% quarter-to-quarter to MOP1.84 billion. The cash advance turnover amounted to MOP0.12 billion, accounting for 6.60% of total credit card turnover. Credit card repayments, in which payments for interest and fees are included, grew 5.21% from last quarter to MOP1.77 billion.

For enquiry, please contact:  
Research and Statistics Department  
Monetary Authority of Macao  
(Tel : 83952532 Fax : 28353042)  
11 March 2010

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 - 2009 4º Trimestre

Credit Card Statistics for Macao SAR - 4<sup>th</sup> Quarter 2009

			2009		與上季比較 Variação relativamente ao trimestre anterior	與上年同期 比較 Variação homóloga
			第三季	第四季		
			3º Trimestre	4º Trimestre	Quarter-to-quarter change (%)	Year-on-year change (%)
			Q3	Q4		
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)	351,420	359,241	2.23	7.34
澳門幣卡	Cartões de Crédito em Patacas	MOP Cards	281,616	287,106	1.95	5.79
港元卡	Cartões de Crédito em dólares de Hong Kong	HKD Cards	55,561	56,066	0.91	2.36
人民幣卡	Cartões de Crédito em Renminbis	RMB Cards	14,243	16,069	12.82	88.98
			(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)	6,411,757	6,493,154	1.27	9.33
期末應收帳款總額	Saldo Devido	Credit Card Receivables	1,028,149	1,140,659	10.94	6.74
轉期帳款	Saldo "Rollover"	Rollover Amount	447,000	438,268	-1.95	-2.20
拖欠帳款 1	Débito não Pago 1	Delinquent Amount 1	7,438	7,304	-1.80	68.49
拖欠帳款 2	Débito não Pago 2	Delinquent Amount 2	13,622	13,507	-0.84	84.14
期內簽帳總額	Crédito Usado no Período	Credit Card Turnover	1,612,797	1,842,415	14.24	14.18
其中：透支現金總額	No Qual: Adiantamento de Numerário	Of Which: Cash Advance Turnover	118,365	121,622	2.75	-10.24
期內總還款額	Débito Pago no Período	Repayments	1,682,621	1,770,348	5.21	13.08

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.