



## Press Release of Monetary Authority of Macao

### Credit Card Statistics – 1<sup>st</sup> Quarter 2010

The Monetary Authority of Macao released today the credit card statistics for the first quarter of 2010.

The total number of personal credit cards in circulation was 368,124 at the end of March 2010, up 2.47% from the previous quarter. The numbers of Pataca (MOP) cards, Hong Kong Dollar (HKD) cards and Renminbi (RMB) cards were 294,462, 56,149 and 17,513 respectively. MOP cards, HKD cards and RMB cards witnessed respective increases of 2.56%, 0.15% and 8.99% quarter-to-quarter. Compared with a year earlier, RMB cards surged 99.97% while MOP cards and HKD cards grew 10.30% and 2.07% respectively. The introduction of MOP/RMB dual currency credit cards by local banks in the second half of 2009 largely accounted for the marked increase of RMB cards.

As at the end of March 2010, credit card credit limit granted by banks in Macao amounted to MOP6.66 billion, up 2.52% from end-December 2009. Credit card receivables reached MOP1.03 billion while the rollover amount totalled MOP0.42 billion, accounting for 41.01% 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 1.22%.

In the first quarter of 2010, the credit card turnover decreased by 1.61% quarter-to-quarter to MOP1.81 billion. The cash advance turnover amounted to MOP0.12 billion, accounting for 6.37% of total credit card turnover. Credit card repayments, in which payments for interest and fees are included, grew 11.79% from last quarter to MOP1.98 billion.

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

Annex Table

澳門金融管理局 - 新聞稿

Autoridade Monetária de Macao - Boletim Informativo

Monetary Authority of Macao - Press Release

2010年第一季度澳門特別行政區信用卡統計數據

Estatísticas Relativas ao Uso de Cartões de Crédito na RAEM - 2010 1º Trimestre

Credit Card Statistics for Macao SAR - 1<sup>st</sup> Quarter 2010

			2009	2010	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 (%)
			第四季	第一季		
			4º Trimestre	1º Trimestre		
			Q4	Q1		
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)	359,241	368,124	2.47	11.31
澳門幣卡	Cartões de Crédito em Patacas	MOP Cards	287,106	294,462	2.56	10.30
港元卡	Cartões de Crédito em dólares de Hong Kong	HKD Cards	56,066	56,149	0.15	2.07
人民幣卡	Cartões de Crédito em Renminbis	RMB Cards	16,069	17,513	8.99	99.97
			(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)	6,493,154	6,657,101	2.52	10.18
期末應收帳款總額	Saldo Devido	Credit Card Receivables	1,140,659	1,029,785	-9.72	8.05
轉期帳款	Saldo "Rollover"	Rollover Amount	438,268	422,302	-3.64	-7.24
拖欠帳款 1	Débito não Pago 1	Delinquent Amount 1	7,304	4,471	-38.79	-21.74
拖欠帳款 2	Débito não Pago 2	Delinquent Amount 2	13,507	12,517	-7.33	27.49
期內簽帳總額	Crédito Usado no Período	Credit Card Turnover	1,842,415	1,812,762	-1.61	19.03
其中：透支現金總額	No Qual: Adiantamento de Numerário	Of Which: Cash Advance Turnover	121,622	115,525	-5.01	-7.89
期內總還款額	Débito Pago no Período	Repayments	1,770,348	1,978,988	11.79	17.30

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.