



## Monetary Authority of Macao – Press Release

### Credit Card Statistics – 4<sup>th</sup> Quarter 2010

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

The total number of personal credit cards in circulation was 426,976 at the end of December 2010, representing an increase of 6.02% from a quarter ago. The numbers of Pataca (MOP) cards, Hong Kong Dollar (HKD) cards and Renminbi (RMB) cards were 337,536, 59,944 and 29,496 respectively. MOP cards, HKD cards and RMB cards witnessed respective increases of 5.04%, 2.44% and 29.00% quarter-to-quarter. On an annual basis, RMB cards soared 83.56% while MOP cards and HKD cards rose 17.56% and 6.92% respectively.

As at the end of December 2010, credit card credit limit granted by banks in Macao reached MOP7.65 billion, up 4.75% from end-September 2010. Credit card receivables amounted to MOP1.30 billion while the rollover amount totalled MOP0.44 billion, accounting for 33.90% 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 0.72%.

In the fourth quarter of 2010, the credit card turnover grew by 23.99% quarter-to-quarter to MOP2.48 billion. The cash advance turnover was MOP0.13 billion, accounting for 5.07% of total credit card turnover. Credit card repayments, in which payments for interest and fees are included, went up 17.30% from the previous quarter to MOP2.39 billion.

For enquiry, please contact:  
Research and Statistics Department  
Monetary Authority of Macao  
(Tel : 83952532 Fax : 28353042)  
21 February 2011

Annex Table

# 澳門金融管理局 - 新聞稿

Autoridade Monetária de Macau - Boletim Informativo

Monetary Authority of Macao - Press Release

## 2010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 - 2010 4º Trimestre

Credit Card Statistics for Macao SAR - 4th Quarter 2010

			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 (%)
			第三季 3º Trimestre Q3	第四季 4º Trimestre Q4		
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)	402,715	426,976	6.02	18.86
澳門幣卡	Cartões de Crédito em Patacas	MOP Cards	321,331	337,536	5.04	17.56
港元卡	Cartões de Crédito em dólares de Hong Kong	HKD Cards	58,518	59,944	2.44	6.92
人民幣卡	Cartões de Crédito em Renminbis	RMB Cards	22,866	29,496	29.00	83.56
			(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)	7,307,037	7,654,124	4.75	17.88
期末應收帳款總額	Saldo Devido	Credit Card Receivables	1,150,013	1,296,607	12.75	13.67
轉期帳款	Saldo "Rollover"	Rollover Amount	429,624	439,516	2.30	0.28
拖欠帳款 1	Débito não Pago 1	Delinquent Amount 1	4,479	4,233	-5.49	-42.05
拖欠帳款 2	Débito não Pago 2	Delinquent Amount 2	14,457	9,386	-35.08	-30.51
期內簽帳總額	Crédito Usado no Período	Credit Card Turnover	2,002,867	2,483,269	23.99	34.78
其中：透支現金總額	No Qual: Adiantamento de Numerário	Of Which: Cash Advance Turnover	120,918	125,991	4.20	3.59
期內總還款額	Débito Pago no Período	Repayments	2,034,061	2,385,888	17.30	34.77

### 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 locais.

# 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。

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.

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。

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.

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