



Press Release of Monetary Authority of Macao

Credit Card Statistics – First Quarter 2009

The Monetary Authority of Macao released today the credit card statistics for the first quarter of 2009. The total number of personal credit cards in circulation was 330,734 at the end of March 2009, down 1.18% from the previous quarter. The numbers of Pataca (MOP) cards, Hong Kong Dollar (HKD) cards and Renminbi (RMB) cards were 266,964, 55,012 and 8,758 respectively. HKD cards and RMB cards increased 0.44% and 3.00% quarter-to-quarter whereas MOP cards witnessed decrease of 1.63%. Compared with the same period last year, RMB cards grew at a strong pace of 14.32% whereas MOP cards and HKD cards dropped 0.17% and 14.53% respectively.

As at the end of March 2009, credit card credit limit granted by banks in Macao amounted to MOP6.04 billion, up 1.74% from end-December 2008. Credit card receivables reached MOP0.95 billion while the rollover amount totalled MOP0.46 billion, accounting for 47.77% of credit card receivables. The delinquency ratio, i.e. the ratio of credit card receivables overdue for more than three months to total receivables, was 1.03%.

In the first quarter of 2009, the credit card turnover dropped 5.62% from the last quarter to MOP1.52 billion. The cash advance turnover amounted to MOP0.13 billion, accounting for 8.24% of total credit card turnover. Credit card repayments, in which payments for interest and fees are included, totalled MOP1.69 billion.

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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年第一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 1º Trimestre

Credit Card Statistics for Macao SAR - 2009 Q1

			2008	2009	與上季比較	與上年同期比較
			第四季	第一季	Variação relativamente ao trimestre anterior	Variação homóloga
			4º Trimestre	1º Trimestre	Quarter-to-quarter change (%)	Year-on-year change (%)
			Q4	Q1		
信用卡總數 [#]	Cartões de Crédito (Total) [#]	Total Number of Credit Cards [#]	334,676	330,734	-1.18	-2.57
(期末數字)	(Fim do período)	(End-of-period figure)				
澳門幣卡	Cartões de Crédito em Patacas	MOP Cards	271,401	266,964	-1.63	-0.17
港元卡	Cartões de Crédito em dólares de Hong Kong	HKD Cards	54,772	55,012	0.44	-14.53
人民幣卡	Cartões de Crédito em Renminbis	RMB Cards	8,503	8,758	3.00	14.32
			(千澳門幣, 10 ³ MOP)			
信用卡信用總額	Limite de Crédito dos Cartões de Créditos	Credit Limit Granted	5,938,772	6,042,198	1.74	0.42
(期末值)	(Fim do período)	(End-of-period figure)				
期末應收帳款總額	Saldo Devido	Credit Card Receivables	1,068,621	953,044	-10.82	6.08
轉期帳款	Saldo “Rollover”	Rollover Amount	448,110	455,277	1.60	13.19
拖欠帳款 1	Débito não Pago 1	Delinquent Amount 1	4,335	5,713	31.79	87.31
拖欠帳款 2	Débito não Pago 2	Delinquent Amount 2	7,335	9,818	33.85	61.11
期內簽帳總額	Crédito Usado no Período	Credit Card Turnover	1,613,656	1,522,904	-5.62	5.42
其中：透支現金總額	No Qual: Adiantamento de Numerário	Of Which: Cash Advance Turnover	135,503	125,417	-7.44	7.00
期內總還款額	Débito Pago no Período	Repayments	1,565,615	1,687,106	7.76	9.44

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.