

Statistics of Payment Cards Issued in Hong Kong for First Quarter 2012

| | Q1 11 | Q4 11 | Q1 12 | Quarterly Change | Yearly Change |
|--|---------|---------|----------------|---------------------|------------------|
| Total number of credit cards in circulation ('000) | 15,604 | 16,484 | 16,736 | +1.5% | +7.3% |
| Total number of credit card transactions ('000) | 95,499 | 105,849 | 103,520 | -2.2% | +8.4% |
| <i>of which</i> | | | | | |
| Retail sales | 94,341 | 104,700 | 102,457 | -2.1% | +8.6% |
| Cash advances | 1,158 | 1,149 | 1,063 | -7.5% | -8.1% |
| Total value of credit card transactions (\$HK Mn) | 105,362 | 117,155 | 121,172 | +3.4% | +15.0% |
| <i>of which</i> | | | | | |
| Retail sales | 98,928 | 109,627 | 114,683 | +4.6% | +15.9% |
| Cash advances | 6,435 | 7,528 | 6,488 | -13.8% | +0.8% |
| Total number of debit card transactions for retail sales/bill payments ('000) | 27,431 | 28,979 | 28,649 | -1.1% | +4.4% |
| Total value of debit card transactions for retail sales/bill payments (\$HK Mn) | 54,251 | 54,001 | 60,935 | +12.8% | +12.3% |

Note: Please refer to Notes to Press Release for explanations of the statistics.