Annex 1

Statistics of Payment Cards Issued in Hong Kong for Fourth Quarter 2014

		Q4 13	Q3 14	Q4 14	Quarterly Change	Yearly Change
Total number of credit cards in circulation ('000)		18,123	18,510	18,820	+1.7%	+3.8%
Total number of credit card transactions ('000)		122,768	123,077	127,817	+3.9%	+4.1%
of which	Retail sales	121,376	121,802	126,410	+3.8%	+4.1%
	of which Hong Kong spending	107,028	107,647	109,864	+2.1%	+2.7%
	Overseas spending	14,348	14,155	16,546	+16.9%	+15.3%
	Cash advances	1,392	1,275	1,408	+10.4%	+1.1%
Total value of credit card transactions (\$HK Mn)		142,081	137,842	151,118	+9.6%	+6.4%
of which			127,667	140,770	+10.3%	+6.9%
	of which Hong Kong spending	112,382	105,317	118,568	+12.6%	+5.5%
	Overseas spending	19,280	22,350	22,202	-0.7%	+15.2%
	Cash advances		10,175	10,349	+1.7%	-0.7%
Total number of debit card transactions for retail sales/bill payments ('000)		29,727	28,538	31,110	+9.0%	+4.7%
Total value of debit card transactions for retail sales/bill payments (\$HK Mn)		61,385	57,527	66,286	+15.2%	+8.0%

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

Hong Kong/Overseas Spending Breakdown of Retail Sales for Credit Cards Issued in Hong Kong for First Quarter 2013 to Fourth Quarter 2014

	Q1 13	Q2 13	Q3 13	Q4 13	Q1 14	Q2 14	Q3 14	Q4 14
Total number of credit card transactions of which Retail sales¹ ('000) of which Hong Kong spending² Overseas spending²	108,768	114,226	117,737	121,376	115,691	118,102	121,802	126,410
	96,945	98,145	103,850	107,028	101,854	104,366	107,647	109,864
	11,823	16,080	13,887	14,348	13,838	13,736	14,155	16,546
Total value of credit card transactions of which Retail sales ¹ (\$HK Mn) of which Hong Kong spending ² Overseas spending ²	119,405	113,913	114,920	131,662	129,242	121,139	127,667	140,770
	102,272	93,631	95,532	112,382	110,428	100,546	105,317	118,568
	17,132	20,282	19,388	19,280	18,814	20,593	22,350	22,202

Note 1: Figures for Q1 2013 to Q3 2014 reproduced from previous press releases. Figures for Q4 2014 reproduced from Annex 1. Note 2: Figures not published in previous press releases.