

Statistics of Payment Cards Issued in Hong Kong for Fourth Quarter 2016

| | Q4 15 | Q3 16 | Q4 16 | Quarterly Change | Yearly Change |
|------------------------------------------------------------------------------------|---------|---------|----------------|---------------------|------------------|
| Total number of credit cards in circulation ('000) | 19,044 | 19,205 | 19,184 | -0.1% | +0.7% |
| Total number of credit card transactions ('000) | 136,891 | 144,755 | 151,686 | +4.8% | +10.8% |
| <i>of which</i> Retail sales | 134,106 | 142,186 | 149,102 | +4.9% | +11.2% |
| <i>of which</i> Hong Kong spending | 115,260 | 119,627 | 123,572 | +3.3% | +7.2% |
| Overseas spending | 18,846 | 22,559 | 25,530 | +13.2% | +35.5% |
| Cash advances | 2,785 | 2,569 | 2,584 | +0.6% | -7.2% |
| Total value of credit card transactions (\$HK Mn) | 160,775 | 150,697 | 167,236 | +11.0% | +4.0% |
| <i>of which</i> Retail sales | 147,465 | 138,514 | 155,108 | +12.0% | +5.2% |
| <i>of which</i> Hong Kong spending | 124,839 | 113,211 | 129,928 | +14.8% | +4.1% |
| Overseas spending | 22,625 | 25,303 | 25,180 | -0.5% | +11.3% |
| Cash advances | 13,310 | 12,183 | 12,128 | -0.5% | -8.9% |
| Total number of debit card transactions for retail sales/bill payments ('000) | 33,311 | 32,067 | 34,771 | +8.4% | +4.4% |
| Total value of debit card transactions for retail sales/bill payments (\$HK Mn) | 71,585 | 66,768 | 74,350 | +11.4% | +3.9% |

Note 1: Please refer to Notes to Press Release for explanations of the statistics.

Note 2: The figures of "Total number of credit card transactions ('000)", "Total value of credit card transaction (\$HK Mn) and "Cash advances" of Q4 15 and Q3 16 had been adjusted due to reclassification of data by a credit card scheme operator.