		Q3 11	Q2 12	Q3 12	Quarterly Change	Yearly Change
Total number of credit cards in circulation ('000)		16,223	17,031	17,256	+1.3%	+6.4%
Total number of credit card transactions ('000)		96,626	106,412	110,348	+3.7%	+14.2%
of which	Retail sales	95,396	105,283	109,229	+3.7%	+14.5%
	Cash advances	1,230	1,130	1,119	-0.9%	-9.0%
Total value of credit card transactions (\$HK Mn)		108,227	112,230	113,909	+1.5%	+5.3%
of which	Retail sales	100,849	105,528	106,837	+1.2%	+5.9%
	Cash advances	7,378	6,703	7,073	+5.5%	-4.1%
Total number of	debit card transactions					
for retail sales/bill payments ('000)		26,199	27,678	26,957	-2.6%	+2.9%
Total value of debit card transactions for retail sales/bill payments (\$HK Mn)		49,073	52,122	50,981	-2.2%	+3.9%

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

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