		Q1 12	Q4 12	Q1 13	Quarterly Change	Yearly Change
Total number of credit cards in circulation ('000)		16,736	17,437	17,570	+0.8%	+5.0%
Total number of credit card transactions ('000)		103,520	115,856	110,025	-5.0%	+6.3%
of which	Retail sales	102,457	114,650	108,768	-5.1%	+6.2%
	Cash advances	1,063	1,206	1,257	+4.2%	+18.2%
Total value of credit card transactions (\$HK Mn)		121,172	129,901	126,201	-2.8%	+4.2%
of which	Retail sales	114,683	122,210	119,405	-2.3%	+4.1%
	Cash advances	6,488	7,691	6,796	-11.6%	+4.7%
Total number of	debit card transactions					
for retail sales/bill payments ('000)		28,649	28,946	28,486	-1.6%	-0.6%
Total value of debit card transactions for retail sales/bill payments (\$HK Mn)		60,935	57,409	62,420	+8.7%	+2.4%

Statistics of Payment Cards Issued in Hong Kong for First Quarter 2013

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