

Statistics of Payment Cards Issued in Hong Kong for Fourth Quarter 2022<sup>(1)</sup>

	Q4 21	Q3 22	Q4 22	Quarterly Change	Yearly Change
Total number of credit cards in circulation ('000)	19,049	19,615	<b>19,489</b>	-0.6%	+2.3%
Total number of credit card transactions ('000)	232,663	242,792	<b>247,652</b>	+2.0%	+6.4%
<i>of which</i> Retail sales	230,584	240,938	<b>245,734</b>	+2.0%	+6.6%
of which Hong Kong spending	198,391	199,059	<b>199,673</b>	+0.3%	+0.6%
Overseas spending	32,193	41,879	<b>46,061</b>	+10.0%	+43.1%
Cash advances	2,079	1,855	<b>1,918</b>	+3.4%	-7.7%
Total value of credit card transactions (\$HK Mn)	198,255	193,270	<b>215,907</b>	+11.7%	+8.9%
<i>of which</i> Retail sales	188,404	185,461	<b>207,193</b>	+11.7%	+10.0%
of which Hong Kong spending	163,462	150,159	<b>168,080</b>	+11.9%	+2.8%
Overseas spending	24,941	35,302	<b>39,113</b>	+10.8%	+56.8%
Cash advances	9,852	7,809	<b>8,714</b>	+11.6%	-11.5%
Total number of debit card transactions for retail sales/bill payments ('000)	44,426	45,969	<b>47,580</b>	+3.5%	+7.1%
Total value of debit card transactions for retail sales/bill payments (\$HK Mn)	77,632	69,582	<b>75,972</b>	+9.2%	-2.1%

*Notes:*

*1. Please refer to Notes to Press Release for explanations of the statistics. The figures may not add up due to rounding.*