		Q1 22	Q4 22	Q1 23	Quarterly Change	Yearly Change
Total number of credit cards in circulation ('000)		19,164	19,489	19,698	+1.1%	+2.8%
Total number of credit card transactions ('000)		220,151	247,652	259,588	+4.8%	+17.9%
of which	Retail sales	218,383	245,734	257,631	+4.8%	+18.0%
	of which Hong Kong spending	187,057	199,673	212,152	+6.2%	+13.4%
	Overseas spending	31,326	46,061	45,479	-1.3%	+45.2%
	Cash advances	1,767	1,918	1,956	+2.0%	+10.7%
Total value of credit card transactions (\$HK Mn)		172,038	215,907	231,792	+7.4%	+34.7%
of which	Retail sales	164,532	207,193	222,858	+7.6%	+35.5%
	of which Hong Kong spending	139,914	168,080	179,520	+6.8%	+28.3%
	Overseas spending	24,618	39,113	43,339	+10.8%	+76.0%
	Cash advances	7,507	8,714	8,934	+2.5%	+19.0%
Total number of debit card transactions for retail sales/bill payments ('000)		43,887	47,580	46,507	-2.3%	+6.0%
Total value of debit card transactions for retail sales/bill payments (\$HK Mn)		75,425	75,972	79,247	+4.3%	+5.1%

## Statistics of Payment Cards Issued in Hong Kong for First Quarter 2023<sup>(1)</sup>

Notes:

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