		Q4 12	Q3 13	Q4 13	Quarterly Change	Yearly Change
Total number of credit cards in circulation ('000)		17,437	17,983	18,123	+0.8%	+3.9%
Total number of credit card transactions ('000)		115,856	119,110	122,768	+3.1%	+6.0%
of which	Retail sales	114,650	117,737	121,376	+3.1%	+5.9%
	Cash advances	1,206	1,374	1,392	+1.4%	+15.4%
Total value of credit card transactions (\$HK Mn)		129,901	124,188	142,081	+14.4%	+9.4%
of which	Retail sales	122,210	114,920	131,662	+14.6%	+7.7%
	Cash advances	7,691	9,268	10,419	+12.4%	+35.5%
Total number of	debit card transactions					
for retail sales/bill payments ('000)		28,946	27,531	29,727	+8.0%	+2.7%
Total value of debit card transactions for retail sales/bill payments (\$HK Mn)		57,409	53,729	61,385	+14.2%	+6.9%

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

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