Annex

Statistics of SVF Schemes Issued by SVF Licensees for First Quarter 2026[1]

	Q1 2025	Q4 2025	Q1 2026	Quarterly Change	Year-on-year Change
Total number of SVF accounts in use ('000)	**80,895**	**86,401**	**88,777**	2.7%	9.7%
Total number of transactions ('000)	**2,091,252**	**2,279,950**	**2,198,560**	-3.6%	5.1%
of which Spending Payment	***1,742,075***	***1,910,157***	***1,830,012***	-4.2%	5.0%
of which Point-of-sale	*1,531,699*	*1,642,169*	*1,590,901*	-3.1%	3.9%
Online	*210,376*	*267,987*	*239,110*	-10.8%	13.7%
P2P Funds Transfer	***48,259***	***53,579***	***56,666***	5.8%	17.4%
Withdrawal[2]	***63,395***	***73,007***	***74,625***	2.2%	17.7%
Add Value[3]	***237,523***	***243,208***	***237,257***	-2.4%	-0.1%
Total value of transactions (HK$ Mn)	**288,365**	**272,369**	**264,604**	-2.9%	-8.2%
of which Spending Payment	***66,855***	***81,819***	***81,368***	-0.6%	21.7%
of which Point-of-sale	*46,004*	*47,485*	*46,989*	-1.0%	2.1%
Online	*20,851*	*34,334*	*34,379*	0.1%	64.9%
P2P Funds Transfer	***23,515***	***16,501***	***17,034***	3.2%	-27.6%
Withdrawal[2]	***74,794***	***60,568***	***59,543***	-1.7%	-20.4%
Add Value[3]	***123,202***	***113,481***	***106,659***	-6.0%	-13.4%
Total SVF float and deposit (HK$ Mn)	**19,485**	**21,563**	**21,711**	0.7%	11.4%

Notes

1. Individual figures may not add up to the total due to rounding. Figures may be subject to subsequent adjustment.
2. "Withdrawal" includes ATM cash withdrawal, funds transfer to the accounts of other financial institutions, outward remittance, etc. Before Q1/2025, SVF transactions data comprise "point-of-sale spending payment", "online spending payment", "P2P funds transfer" and "add value". Following the publication of "withdrawal" transactions, certain transactions that were previously classified as "point-of-sale spending payment", "online spending payment" or "P2P funds transfer" are now classified as "withdrawal" to reflect the relevant nature of such transactions.
3. Starting from the statistics for Q1/2022, the HKMA began to publish "add value" transactions data

to provide more information regarding SVF transactions. Following the publication of “add value” transactions, transactions relating to certain receipts of online spending payment and P2P funds transfer that were previously counted under “online spending payment” or “P2P funds transfer” are now counted under “add value” to reflect the relevant nature of such transactions.