

Statistics of Payment Cards Issued in Hong Kong for First Quarter 2026<sup>(1)</sup>

|                                                                                    | Q1 25   | Q4 25   | Q1 26          | Quarterly<br>Change | Yearly<br>Change |
|------------------------------------------------------------------------------------|---------|---------|----------------|---------------------|------------------|
| Total number of credit cards in circulation ('000) <sup>(2)</sup>                  | 21,881  | 27,271  | <b>29,181</b>  | +7.0%               | +33.4%           |
| Total number of credit card transactions ('000)                                    | 332,438 | 393,962 | <b>384,936</b> | -2.3%               | +15.8%           |
| <i>of which</i> Retail sales                                                       | 330,417 | 391,846 | <b>382,880</b> | -2.3%               | +15.9%           |
| of which Hong Kong spending                                                        | 245,007 | 279,454 | <b>276,659</b> | -1.0%               | +12.9%           |
| Overseas spending                                                                  | 85,410  | 112,392 | <b>106,221</b> | -5.5%               | +24.4%           |
| Cash advances                                                                      | 2,021   | 2,116   | <b>2,056</b>   | -2.8%               | +1.7%            |
| Total value of credit card transactions (\$HK Mn)                                  | 274,068 | 311,572 | <b>311,338</b> | -0.1%               | +13.6%           |
| <i>of which</i> Retail sales                                                       | 265,117 | 301,964 | <b>301,842</b> | -0.0%               | +13.9%           |
| of which Hong Kong spending                                                        | 186,094 | 201,615 | <b>211,529</b> | +4.9%               | +13.7%           |
| Overseas spending                                                                  | 79,023  | 100,349 | <b>90,313</b>  | -10.0%              | +14.3%           |
| Cash advances                                                                      | 8,950   | 9,608   | <b>9,496</b>   | -1.2%               | +6.1%            |
| Total number of debit card transactions<br>for retail sales/bill payments ('000)   | 54,482  | 53,703  | <b>52,646</b>  | -2.0%               | -3.4%            |
| Total value of debit card transactions<br>for retail sales/bill payments (\$HK Mn) | 73,796  | 69,618  | <b>70,771</b>  | +1.7%               | -4.1%            |

*Notes:*

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

2. Figure for Q4/2025 has been adjusted from those released in March 2026 due to subsequent data update.