

Table A.37

Number of Cards and Users of Payment Instruments and Channels

As at end of period	2009	2010	2011	2012	2013	2012	2013
	'000					% Annual change	
Number of cards/accounts:							
Credit card	10,818	8,547	8,281	8,150	8,292	-1.6	1.7
Charge card	285	181	154	138	132	-10.4	-4.2
Debit card	27,296	29,941	34,993	39,275	42,029	12.2	7.0
<i>of which: e-Debit¹</i>	20,426	20,992	22,426	21,881	19,847	-2.4	-9.3
E-money	68,462	74,701	84,178	91,008	97,735	8.1	7.4
Number of subscribers:							
Internet banking	8,123	9,848	11,873	13,678	15,630	15.2	14.3
<i>Individual</i>	7,958	9,638	11,637	13,430	15,319	15.4	14.1
<i>Corporate</i>	165	209	236	248	311	5.0	25.4
<i>Penetration rate (%) to population</i>	28.9	34.4	40.9	46.3	52.2		
Mobile banking	675	898	1,560	2,446	3,793	56.8	55.1
Penetration rate (%):							
<i>to population</i>	2.4	3.1	5.4	8.3	12.7		
<i>to mobile phone subscribers</i>	2.2	2.6	4.3	5.9	8.8		

¹ Domestic PIN-based debit card