

Table A.39

Number of Cards and Users of Payment Instruments and Channels

As at end of period	2008	2009	2010	2011	2012	2011	2012
	'000					% Annual change	
Number of cards/accounts:							
Credit card	10,812	10,818	8,547	8,211	8,071	-3.9	-1.7
Charge card	286	285	181	154	138	-14.9	-10.4
Debit card	24,437	27,296	29,941	34,993	39,195	16.9	12.0
<i>of which: e-Debit¹</i>	19,480	20,426	20,992	22,426	21,881	6.8	-2.4
E-money	61,534	68,462	74,701	84,178	91,008	12.7	8.1
Number of subscribers:							
Internet banking	6,191	8,123	9,848	11,873	13,657	20.6	15.0
<i>Individual</i>	6,057	7,958	9,638	11,637	13,430	20.7	15.4
<i>Corporate</i>	135	165	209	236	227	12.9	-3.9
<i>Penetration rate (%) to population</i>	22.5	28.9	34.4	41.0	46.6		
Mobile banking	575	675	898	1,560	2,446	73.7	56.8
Penetration rate (%):							
<i>to population</i>	2.1	2.4	3.1	5.4	8.3		
<i>to mobile phone subscribers</i>	2.1	2.2	2.6	4.3	6.0		

¹ Domestic PIN-based ATM card