

Table A.38

Number of Merchants<sup>1</sup> Accepting Payment Cards

As at end of period	2009	2010	2011
	Unit		
Credit card	148,600	216,945	237,273
Charge card	158,269	168,166	184,286
International debit card	109,424	125,528	161,735
e-Debit <sup>2</sup>	72,257	84,590	107,956

<sup>1</sup> Include the merchants' outlets

<sup>2</sup> Domestic PIN-based ATM card

Table A.39

## Number of Cards and Users of Payment Instruments and Channels

As at end of period	2007	2008	2009	2010	2011	2010	2011
	'000					% Annual change	
Number of cards/accounts:							
Credit card	9,901	10,812	10,818	8,547	8,211	-21.0	-3.9
Charge card	246	286	285	182	155	-36.3	-14.7
Debit card	21,887	24,437	27,296	29,941	34,993	9.7	16.9
<i>of which: e-Debit<sup>1</sup></i>	17,352	19,480	23,691	26,120	30,500	10.3	16.8
E-money	53,150	61,534	68,462	74,701	84,183	9.1	12.7
Number of subscribers:							
Internet banking	4,599	6,191	8,119	9,842	11,885	21.2	20.8
<i>Individual</i>	4,523	6,057	7,958	9,638	11,656	21.1	20.9
<i>Corporate</i>	76	135	161	204	228	26.7	12.1
<i>Penetration rate (%) to population</i>	16.9	22.5	29.1	34.8	41.6		
Mobile banking	368	575	675	898	1,560	33.1	73.7
Penetration rate (%):							
<i>to population</i>	1.4	2.1	2.4	3.2	5.5		
<i>to mobile phone subscribers</i>	1.6	2.1	2.2	2.6	4.3		

<sup>1</sup> Domestic PIN-based ATM card