

**2.30 Operasi Kad Kredit Di Malaysia**  
**Credit Card Operations In Malaysia**

RM Juta/Unit (juta)

RM million/Unit (million)

Tempoh	URUSNIAGA BAGI TEMPOH							URUSNIAGA PADA AKHIR TEMPOH							
	Bilangan Urusniaga Menggunakan Kad <sup>1</sup>	Jumlah Belian			Jumlah Pendahuluan Tunai			Bilangan Kad Dalam Edaran		Amaun Had Kredit Dibenarkan <sup>2</sup>	Jumlah Baki Tertunggak dari Pemegang Kad				
		<i>Total Purchases</i>			<i>Total Cash Advances</i>			<i>No. of Cards in Circulation</i>			<i>Total Outstanding Balances Due from Cardholders</i>				
		Dalam Malaysia		Luar Negara	Dalam Malaysia		Luar Negara	Kad Utama	Kad Tambahan		Baki Semasa	Baki Melebihi Tempoh			
		<i>In Malaysia</i>		<i>Abroad</i>	<i>In Malaysia</i>		<i>Abroad</i>					<i>Overdue Balances</i>			
<i>Period</i>	<i>No. of Card Transactions<sup>1</sup></i>	<i>Local Cardholders</i>	<i>Foreign Cardholders</i>	<i>Local Cardholders</i>	<i>Local Cardholders</i>	<i>Foreign Cardholders</i>	<i>Local Cardholders</i>	<i>Principal Cards</i>	<i>Supplementary Cards</i>	<i>Amount of Credit Line Extended<sup>2</sup></i>	<i>Current Balances</i>	<i>&lt;3 Months</i>	<i>&gt;3 hingga 6 Bulan</i>	<i>&gt;6 Bulan</i>	
2000	-	12,593.3	2,665.2	1,710.6	1,952.9	238.5	182.3	2.3	0.5	22,429.9	6,512.6	446.5	140.7	228.8	
2001	-	16,166.8	3,021.4	1,773.8	1,986.0	227.1	181.5	2.8	0.6	23,927.1	7,680.9	806.8	192.4	178.5	
2002	126.9	20,733.5	3,537.0	2,153.9	2,225.5	262.8	191.8	3.6	0.7	29,924.1	9,373.6	819.1	240.4	151.9	
2003	146.4	24,776.4	3,643.4	2,172.8	2,222.8	259.4	187.9	4.2	0.9	35,853.0	10,506.7	1,187.9	261.8	270.4	
2004	164.1	29,592.9	4,472.1	2,654.4	2,425.3	345.4	201.7	5.4	1.2	43,869.3	12,308.5	1,271.7	308.3	338.2	
2005	184.6	34,661.9	3,987.5	3,285.8	2,752.2	372.1	196.9	6.6	1.2	57,130.3	14,569.8	1,399.4	384.7	334.0	
2006	208.8	39,826.3	4,333.6	4,506.7	3,002.1	378.7	194.0	7.7	1.1	71,335.8	17,216.8	1,905.2	491.6	251.7	
2007	237.6	47,772.8	5,501.7	5,191.6	3,034.8	409.2	198.4	8.7	1.2	87,989.4	20,954.4	1,928.2	441.8	63.0	
2006	Jan./ Jan.	17.1	3,341.0	339.9	257.9	215.1	30.5	13.4	6.7	1.2	57,687.0	14,658.2	1,500.7	390.2	349.3
	Feb./ Feb.	14.8	2,761.5	329.4	280.1	218.8	30.7	14.2	6.7	1.2	58,873.4	14,433.6	1,637.2	386.2	360.1
	Mac/ Mar.	16.8	3,239.1	363.7	328.4	250.8	32.1	15.5	6.8	1.2	60,002.9	14,432.6	1,615.8	386.3	422.5
	Apr./ Apr.	16.0	3,032.1	324.9	312.4	236.1	30.0	14.6	7.1	1.1	60,898.2	14,724.1	1,661.8	412.3	198.6
	Mei/ May	17.6	3,308.2	347.3	357.8	266.4	31.9	16.3	7.2	1.1	62,292.4	15,002.9	1,620.9	394.6	194.7
	Jun/ Jun.	16.8	3,155.4	340.9	395.0	260.2	32.1	17.6	7.3	1.0	63,607.5	15,317.1	1,622.2	403.4	186.1
	Jul./ Jul.	17.6	3,342.0	381.8	378.9	267.0	38.2	17.0	7.4	1.0	65,316.8	15,554.1	1,759.6	412.2	203.6
	Ogos/ Aug.	18.5	3,492.9	401.0	394.7	265.6	39.9	16.3	7.5	1.1	65,969.6	15,983.2	1,738.9	414.6	213.3
	Sept./ Sept.	17.6	3,368.5	418.6	420.9	267.7	32.3	16.9	7.6	1.1	67,321.4	16,254.2	1,796.7	434.8	211.4
	Okt./ Oct.	18.5	3,503.1	366.7	424.7	252.9	32.4	15.2	7.7	1.1	68,787.8	16,468.0	1,865.0	460.6	223.2
	Nov./ Nov.	17.9	3,409.3	388.0	450.6	245.8	24.6	17.8	7.7	1.1	69,954.3	16,614.9	1,918.4	470.6	235.2
	Dis./ Dec.	19.6	3,873.4	331.3	505.4	255.9	24.0	19.1	7.7	1.1	71,335.8	17,216.8	1,905.2	491.6	251.7
2007	Jan./ Jan.	19.7	3,858.6	528.2	422.6	252.5	36.1	17.2	7.8	1.1	72,473.2	17,435.3	1,793.0	503.2	275.4
	Feb./ Feb.	18.2	3,525.2	419.6	386.4	223.6	32.7	14.6	7.9	1.1	73,173.7	17,721.8	1,913.8	445.9	272.8
	Mac/ Mar.	18.7	3,714.3	439.2	389.0	260.8	34.3	18.3	7.9	1.1	75,379.5	17,546.8	1,845.5	417.4	238.9
	Apr./ Apr.	18.4	3,565.8	443.1	379.5	241.4	30.7	16.4	8.0	1.1	75,995.2	17,748.3	1,955.8	433.9	242.4
	Mei/ May	19.8	3,869.1	448.0	407.8	265.7	35.3	16.1	8.1	1.2	77,837.0	17,933.0	1,896.3	435.8	250.5
	Jun/ Jun.	19.3	3,799.6	417.1	419.5	258.5	32.2	16.6	8.2	1.2	78,675.1	18,736.3	1,916.9	439.6	261.4
	Jul./ Jul.	20.2	4,042.1	509.2	431.2	261.1	38.9	16.4	8.3	1.2	79,792.3	19,047.7	1,824.4	442.1	272.4
	Ogos/ Aug.	20.2	4,150.5	480.1	421.0	257.9	40.5	17.0	8.2	1.2	81,143.3	19,422.2	1,859.5	446.4	267.9
	Sept./ Sept.	19.5	3,983.0	418.2	433.6	244.9	28.6	16.9	8.4	1.2	80,688.3	19,513.2	1,929.1	447.3	84.7
	Okt./ Oct.	21.1	4,311.3	438.3	473.4	251.7	32.3	15.9	8.5	1.2	82,997.3	19,676.9	1,920.6	436.4	88.8
	Nov./ Nov.	20.0	4,181.4	424.6	478.1	259.1	32.8	15.8	8.6	1.2	84,802.4	19,975.7	1,908.8	435.3	69.2
	Dis./ Dec.	22.5	4,771.7	536.1	549.5	257.6	34.8	17.1	8.7	1.2	87,989.4	20,954.4	1,928.2	441.8	63.0
2008	Jan./ Jan.*	22.7	4,883.0	529.5	454.0	253.7	36.4	17.8	8.8	1.2	86,664.7	21,035.7	1,856.1	456.9	67.1

1 Data mengenai 'Bilangan Urusniaga Menggunakan Kad' dikumpulkan mulai tahun 2002.

2 Data mengenai 'Amaun Had Kredit Dibenarkan' dikumpulkan mulai tahun 1999.

1 Data on 'No. of Card Transactions' was collected beginning 2002.

2 Data on 'Amount of Credit Line Extended' was collected beginning 1999.