

III.30 Operasi Kad Kredit Di Malaysia Credit Card Operations in Malaysia

RM Juta/Unit (juta)

RM million/Unit (million)

Tempoh Period	URUSNIAGA BAGI TEMPOH TRANSACTIONS DURING THE PERIOD							URUSNIAGA PADA AKHIR TEMPOH TRANSACTIONS AS AT END OF PERIOD							
	Bilangan Urusiaga Menggunakan Kad ¹ No. of Card Transactions ¹	Jumlah Belian			Jumlah Pendahuluan Tunai				Bilangan Kad Dalam Edaran		Amaun Had Kredit Dibenarkan ² Amount of Credit Line Extended ²	Jumlah Baki Tertunggak dari Pemegang Kad			
		Total Purchases			Total Cash Advances				No. of Cards in Circulation			Total Outstanding Balances Due from Cardholders			
		Dalam Malaysia In Malaysia		Luar Negara Abroad	Dalam Malaysia In Malaysia		Luar Negara Abroad		Kad Utama	Kad Tambahan		Baki Semasa	Baki Melebihi Tempoh Overdue Balances		
		Pemegang Kad Tempatan	Pemegang Kad Asing	Pemegang Kad Tempatan	Pemegang Kad Tempatan	Pemegang Kad Asing	Pemegang Kad Tempatan	Principal Cards	Supplementary Cards	<3 Bulan			>3 hingga 6 Bulan	>6 Bulan	
	Local Cardholders	Foreign Cardholders	Local Cardholders	Local Cardholders	Foreign Cardholders	Local Cardholders			Current Balances	<3 Months	>3 To 6 Months	>6 Months			
1994	-	2,847.0	993.7	618.7	1,782.0	222.0	62.0	1.25	0.31	-	1,924.1	175.8	52.8	311.8	
1995	-	3,512.5	1,104.7	729.1	2,043.7	298.4	83.0	1.41	0.36	-	2,211.0	237.6	60.0	297.0	
1996	-	5,142.7	1,464.1	1,071.0	3,151.6	242.6	159.1	1.64	0.43	-	2,775.6	296.5	88.7	225.0	
1997	-	6,735.0	1,588.7	1,416.4	4,141.4	275.0	265.0	1.70	0.44	-	3,591.0	526.4	168.9	311.7	
1998	-	6,807.0	2,463.3	978.5	3,091.0	260.6	232.6	1.62	0.43	-	2,784.7	267.0	169.1	417.4	
1999	-	8,803.4	1,791.7	1,162.2	1,737.1	218.0	156.1	1.86	0.48	17,661.6	4,760.2	347.9	78.9	316.9	
2000	-	12,593.3	2,665.2	1,710.6	1,952.9	238.5	182.3	2.29	0.53	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	2.84	0.59	23,927.1	7,680.9	806.8	192.4	178.5	
2002	126.85	20,733.5	3,537.0	2,153.9	2,225.5	262.8	191.8	3.63	0.73	29,924.1	9,373.6	819.1	240.4	151.9	
2003	Jan./ Jan.	12.62	2,168.1	320.7	185.0	186.0	21.2	3.68	0.74	30,646.9	9,494.9	762.8	246.6	165.0	
	Feb./ Feb.	9.88	1,618.9	262.0	160.3	165.3	20.4	3.71	0.75	30,920.3	9,354.2	902.2	259.5	180.4	
	Mac/ Mar.	11.57	1,931.0	335.9	175.4	188.6	21.8	3.76	0.76	31,076.1	9,335.5	910.8	259.1	191.6	
	Apr./ Apr.	11.07	1,828.8	256.6	123.6	182.5	17.6	3.83	0.78	32,310.6	9,388.9	878.2	277.1	189.9	
	Mei/ May	12.08	1,972.1	263.9	127.0	193.4	18.4	3.86	0.79	32,253.3	9,451.3	954.0	269.0	222.3	
	Jun/ Jun.	11.78	1,909.8	260.2	152.7	182.7	21.8	3.89	0.81	32,954.5	9,643.4	980.8	271.2	214.0	
	Jul/ Jul.	12.58	2,122.9	289.9	188.5	189.0	22.4	3.93	0.82	33,081.2	9,786.9	950.8	261.5	224.0	
	Ogos/ Aug.	12.83	2,182.2	324.7	170.4	182.3	24.0	3.99	0.83	33,575.7	9,957.6	1,008.8	250.3	249.1	
	Sept./ Sept.	12.69	2,126.8	305.0	203.3	188.7	22.2	4.08	0.84	34,185.0	10,036.5	1,081.3	248.1	230.3	
	Okt./ Oct.	13.19	2,242.4	324.7	212.1	186.9	22.3	4.14	0.85	34,852.9	10,124.4	1,102.1	248.2	258.6	
	Nov./ Nov.	12.20	2,150.4	309.0	213.6	188.1	22.0	4.14	0.85	35,297.9	10,344.2	1,208.7	259.5	254.9	
	Dis./ Dec.	13.97	2,523.0	390.7	260.9	189.4	25.4	4.22	0.88	35,853.0	10,506.7	1,187.9	261.8	270.4	
2004	Jan./ Jan.	13.68	2,449.2	360.4	181.1	176.3	24.2	4.23	0.89	36,267.0	10,577.2	1,209.3	268.0	293.2	
	Feb./ Feb.	11.13	2,051.3	326.9	174.3	170.8	26.3	4.31	0.91	36,601.0	10,374.7	1,287.5	292.8	307.3	
	Mac/ Mar.	13.37	2,357.0	350.2	201.1	193.2	29.8	4.38	0.93	37,352.1	10,444.4	1,179.6	284.6	208.2	
	Apr./ Apr.	12.66	2,249.7	346.5	208.2	192.0	29.1	4.47	0.95	38,254.8	10,484.5	1,195.3	282.2	212.4	
	Mei/ May	13.32	2,340.8	336.3	209.7	200.6	27.5	4.55	0.96	38,547.4	10,849.9	1,041.4	280.7	236.0	
	Jun/ Jun.	13.66	2,395.2	345.4	231.5	201.9	28.7	4.64	1.01	38,971.0	11,105.4	1,047.2	275.0	231.5	
	Jul/ Jul.	13.69	2,472.6	397.0	222.6	210.6	33.9	4.77	1.05	39,758.3	11,222.8	1,012.5	276.8	242.8	

1 Data mengenai 'Bilangan Urusiaga 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.