

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 Urusniaga Menggunakan Kad ¹ No. of Card Transactions ¹	Jumlah Belian Total Purchases			Jumlah Pendahuluan Tunai Total Cash Advances			Bilangan Kad Dalam Edaran No. of Cards in Circulation		Amaun Had Kredit Dibenarkan ² Amount of Credit Line Extended ²	Jumlah Baki Tertunggak dari Pemegang Kad Total Outstanding Balances Due from Cardholders				
		Dalam Malaysia In Malaysia		Luar Negara Abroad	Dalam Malaysia In Malaysia		Luar Negara Abroad	Kad Utama Principal Cards	Kad Tambahan Supplementary Cards		Baki Semasa Current Balances	Baki Melebihi Tempoh Overdue Balances			
		Pemegang Kad Tempatan Local Cardholders	Pemegang Kad Asing Foreign Cardholders	Pemegang Kad Tempatan Local Cardholders	Pemegang Kad Asing Foreign Cardholders	Pemegang Kad Tempatan Local Cardholders	Pemegang Kad Asing Foreign Cardholders					<3 Bulan 3 Months	>3 hingga 6 Bulan >3 To 6 Months	>6 Bulan >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	15.3	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	14.8	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	15.9	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	16.8	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	15.6	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	15.0	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	16.0	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	14.4	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	16.1	4.08	0.84	34,185.0	10,036.5	1,081.3	248.1	230.3

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.