

### III.30 Operasi Kad Kredit Di Malaysia

Credit Card Operations in Malaysia

RM Juta/Unit

RM million/Unit

Tempoh  Period	URUSNIAGA BAGI TEMPOH TRANSACTIONS DURING THE PERIOD							URUSNIAGA PADA AKHIR TEMPOH TRANSACTIONS AS AT END OF PERIOD							
	Bilangan Urusiaga Menggunakan Kad <sup>1</sup>  No. of Card Transactions <sup>1</sup>	Jumlah Belian  Total Purchases			Jumlah Pendahuluan Tunai  Total Cash Advances			Bilangan Kad Dalam Edaran  No. of Cards in Circulation		Amaun Had Kredit Dibenarkan <sup>2</sup>  Amount of Credit Line Extended <sup>2</sup>	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	Pemegang Kad Utama	Pemegang Kad Tambah		Baki Semasa  Current Balances	Baki Melebihi Tempoh Overdue Balances			
		Pemegang Kad Tempatan	Pemegang Kad Asing	Pemegang Kad Tempatan	Pemegang Kad Tempatan	Pemegang Kad Asing	Pemegang Kad Tempatan	Principal Cardholders	Supplementary Cardholders			<3 Bulan (<3 Months	>3 hingga 6 Bulan >3 To 6 Months	>6 Bulan >6 Months	
		Local Cardholders	Foreign Cardholders	Local Cardholders	Local Cardholders	Foreign Cardholders	Local Cardholders								
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	26.8	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

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.