

III.30

OPERASI KAD KREDIT DI MALAYSIA CREDIT CARD OPERATIONS IN MALAYSIA

| Item | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | | Items |
|----------------------------------------------------------------|-------------------------------|---------|---------|---------|---------|---------|----------|----------|---------|---------|--------------------------------------------------|
| | | | | | | | | | Suku 1 | Suku 2 | |
| | | | | | | | | | 1st Qtr | 2nd Qtr | |
| | Akhir Tempoh End of Period | | | | | | | | | | |
| (‘000 unit) | | | | | | | | | | | (‘000 units) |
| Bilangan kad dalam edaran | | | | | | | | | | | Number of cards in circulation |
| - utama | 1,254.0 | 1,408.5 | 1,638.8 | 1,698.3 | 1,617.9 | 1,861.7 | 2,289.9 | 2,838.4 | 3,025.7 | 3,226.0 | - principal |
| - tambahan | 314.0 | 355.8 | 425.9 | 442.1 | 432.1 | 483.5 | 527.9 | 591.1 | 619.8 | 644.8 | - supplementary |
| Bilangan pemegang kad dengan baki boleh dipinjam semula | 699.2 | 804.2 | 1,037.0 | 1,254.7 | 966.1 | 1,357.0 | 1,787.4 | - | - | - | Number of cardholders with rollover balances |
| (RM juta) | | | | | | | | | | | (RM million) |
| Jumlah dijangka diterima | | | | | | | | | | | Total outstanding receivables |
| - semasa | 1,924.1 | 2,211.0 | 2,775.6 | 3,591.0 | 2,784.7 | 4,760.2 | 6,512.6 | 7,680.9 | 7,689.6 | 8,084.4 | - current |
| - terlewat 1 hingga 3 bulan | 175.8 | 237.6 | 296.5 | 526.4 | 267.0 | 347.9 | 446.5 | 806.8 | 838.4 | 884.1 | - overdue 1 to 3 months |
| - terlewat 3 hingga 6 bulan | 52.8 | 60.0 | 88.7 | 168.9 | 169.1 | 78.9 | 140.7 | 192.4 | 222.6 | 236.8 | - overdue 3 to 6 months |
| - 6 bulan dan ke atas | 311.8 | 297.0 | 225.0 | 311.7 | 417.4 | 316.9 | 228.8 | 178.5 | 210.4 | 201.6 | - 6 months and above |
| Peruntukan hutang lapuk | 97.5 | 157.1 | 140.8 | 206.6 | 381.8 | 159.2 | 223.4 | - | - | - | Provisions for bad debt |
| Faedah tergantung | 95.2 | 111.1 | 78.9 | 97.9 | 110.1 | 45.4 | 56.3 | - | - | - | Interest-in-suspense |
| (RM juta) | | | | | | | | | | | (RM million) |
| Pembelian di Malaysia oleh pemegang-pemegang kad | 2,847.0 | 3,512.5 | 5,142.7 | 6,735.0 | 6,807.0 | 8,803.4 | 12,593.3 | 16,166.8 | 4,713.8 | 4,819.8 | Purchases in Malaysia by cardholders |
| Pembelian di luar negara oleh pemegang-pemegang kad | 618.7 | 729.1 | 1,071.0 | 1,416.4 | 978.5 | 1,162.2 | 1,710.6 | 1,773.8 | 461.5 | 552.2 | Purchases abroad by cardholders |
| Pendahuluan tunai di Malaysia oleh pemegang-pemegang kad | 1,782.0 | 2,043.7 | 3,151.6 | 4,141.4 | 3,091.0 | 1,737.1 | 1,952.9 | 1,986.0 | 505.9 | 556.6 | Cash advances in Malaysia by cardholders |
| Pendahuluan tunai di luar negara oleh pemegang-pemegang kad | 62.0 | 83.0 | 159.1 | 265.0 | 232.6 | 156.1 | 182.3 | 181.5 | 46.0 | 50.8 | Cash advances abroad by cardholders |
| Pembelian di Malaysia oleh pemegang-pemegang kad asing | 993.7 | 1,104.7 | 1,464.1 | 1,588.7 | 2,463.3 | 1,791.7 | 2,665.2 | 3,021.4 | 809.8 | 813.9 | Purchases in Malaysia by foreign cardholders |
| Pendahuluan tunai di Malaysia oleh pemegang-pemegang kad asing | 222.0 | 298.4 | 242.6 | 275.0 | 260.6 | 218.0 | 238.5 | 227.1 | 65.8 | 58.3 | Cash advances in Malaysia by foreign cardholders |