

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

Item	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001		Items
										Suku 1 1st Qtr.	Suku 2 2nd Qtr.	
	Akhir Tempoh End of Period											
(‘000 unit)												(‘000 units)
Bilangan kad dalam edaran												Number of cards in circulation
- utama	881.2	1,008.0	1,254.0	1,408.5	1,638.8	1,698.3	1,617.9	1,861.7	2,289.9	2,340.9	2,441.9	- principal
- tambahan	201.0	252.9	314.0	355.8	425.9	442.1	432.1	483.5	527.9	508.8	531.1	- supplementary
Bilangan pemegang kad dengan baki boleh dipinjam semula	679.3	742.9	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	1,357.6	1,592.0	1,924.1	2,211.0	2,775.6	3,591.0	2,784.7	4,760.2	6,512.6	6,337.7	6,732.3	- current
- terlewat 1 hingga 3 bulan	188.2	183.5	175.8	237.6	296.5	526.4	267.0	347.9	446.5	665.3	690.0	- overdue 1 to 3 months
- terlewat 3 hingga 6 bulan	38.9	46.5	52.8	60.0	88.7	168.9	169.1	78.9	140.7	161.9	162.5	- overdue 3 to 6 months
- 6 bulan dan ke atas	362.2	467.2	311.8	297.0	225.0	311.7	417.4	316.9	228.8	167.7	155.0	- 6 months and above
Peruntukan hutang lapuk	165.6	148.2	97.5	157.1	140.8	206.6	381.8	159.2	223.4	-	-	Provisions for bad debt
Faedah tertantung	57.6	111.6	95.2	111.1	78.9	97.9	110.1	45.4	56.3	-	-	Interest-in-suspense
	Pada Tempoh Berkenaan During the period											
(RM juta)												(RM million)
Pembelian di Malaysia oleh pemegang-pemegang kad	2,033.0	2,260.0	2,847.0	3,512.5	5,142.7	6,735.0	6,807.0	8,803.4	12,593.3	3,546.1	3,840.4	Purchases in Malaysia by cardholders
Pembelian di luar negara oleh pemegang-pemegang kad	393.5	510.7	618.7	729.1	1,071.0	1,416.4	978.5	1,162.2	1,710.6	442.5	472.0	Purchases abroad by cardholders
Pendahuluan tunai di Malaysia oleh pemegang-pemegang kad	1,218.1	1,498.3	1,782.0	2,043.7	3,151.6	4,141.4	3,091.0	1,737.1	1,952.9	438.8	500.3	Cash advances in Malaysia by cardholders
Pendahuluan tunai di luar negara oleh pemegang-pemegang kad	45.8	52.7	62.0	83.0	159.1	265.0	232.6	156.1	182.3	46.4	50.7	Cash advances abroad by cardholders
Pembelian di Malaysia oleh pemegang-pemegang kad asing	704.3	916.9	993.7	1,104.7	1,464.1	1,588.7	2,463.3	1,791.7	2,665.2	730.7	733.5	Purchases in Malaysia by foreign cardholders
Pendahuluan tunai di Malaysia oleh pemegang-pemegang kad asing	126.4	159.8	222.0	298.4	242.6	275.0	260.6	218.0	238.5	56.1	56.3	Cash advances in Malaysia by foreign cardholders