

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

Item	1992	1993	1994	1995	1996	1997	1998	1999	2000	Items
	Akhir Tempoh End of Period									
(‘000 unit)										(‘000 units)
Bilangan kad dalam edaran										<i>Number of cards in circulation</i>
- utama	881.2	1,008.0	1,254.0	1,408.5	1,638.8	1,698.3	1,617.9	1,861.7	2,289.8	- principal
- tambahan	201.0	252.9	314.0	355.8	425.9	442.1	432.1	483.5	527.9	- 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	<i>Number of cardholders with rollover balances</i>
(RM juta)										(RM million)
Jumlah dijangka diterima										<i>Total outstanding receivables</i>
- 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	- current
- terlewat 1 hingga 3 bulan	188.2	183.5	175.8	237.6	296.5	526.4	267.0	347.9	446.5	- 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	- 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	- 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	<i>Provisions for bad debt</i>
Faedah tertanggung	57.6	111.6	95.2	111.1	78.9	97.9	110.1	45.4	56.3	<i>Interest-in-suspense</i>
	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	<i>Purchases in Malaysia by cardholders</i>
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	<i>Purchases abroad by cardholders</i>
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	<i>Cash advances in Malaysia by cardholders</i>
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	<i>Cash advances abroad by cardholders</i>
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	<i>Purchases in Malaysia by foreign cardholders</i>
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	<i>Cash advances in Malaysia by foreign cardholders</i>