

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

RM juta

RM million

| Perkara | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | Items |
|--|--|----------|----------|----------|----------|----------|----------|----------|----------|--|
| | Akhir Tempoh End of Period | | | | | | | | | |
| Bilangan kad dalam edaran ('000) | | | | | | | | | | <i>Number of cards in circulation ('000)</i> |
| - utama | 887.2 | 881.2 | 1,008.0 | 1,254.0 | 1,408.5 | 1,638.8 | 1,698.3 | 1,617.9 | 1,861.7 | - principal |
| - tambahan | 196.8 | 201.0 | 252.9 | 314.0 | 355.8 | 425.9 | 442.1 | 432.1 | 483.5 | - supplementary |
| Bilangan pemegang kad dengan baki boleh dipinjam semula ('000) | 625.3 | 679.3 | 742.9 | 699.2 | 804.2 | 1,037.0 | 1,254.7 | 966.1 | 1,357.0 | <i>Number of cardholders with rollover balances ('000)</i> |
| Jumlah dijangka diterima | | | | | | | | | | <i>Total outstanding receivables</i> |
| - semasa | 1,329.2 | 1,357.6 | 1,592.0 | 1,924.1 | 2,211.0 | 2,775.6 | 3,591.0 | 2,784.7 | 4,760.2 | - current |
| - terlewat 1 hingga 3 bulan | 173.9 | 188.2 | 183.5 | 175.8 | 237.6 | 296.5 | 526.4 | 267.0 | 347.9 | - overdue 1 to 3 months |
| - terlewat 3 hingga 6 bulan | 68.6 | 38.9 | 46.5 | 52.8 | 60.0 | 88.7 | 168.9 | 169.1 | 78.9 | - overdue 3 to 6 months |
| - 6 bulan dan ke atas | 142.7 | 362.2 | 467.2 | 311.8 | 297.0 | 225.0 | 311.7 | 417.4 | 316.9 | - 6 months and above |
| Jumlah kredit diberi | | 21,137.0 | 24,356.0 | 28,418.8 | 36,209.1 | 47,349.0 | 57,919.0 | 60,263.0 | 66,242.4 | <i>Total credit line extended</i> |
| Peruntukan hutang lapuk | 68.3 | 165.6 | 148.2 | 97.5 | 157.1 | 140.8 | 206.6 | 381.8 | 159.2 | <i>Provisions for bad debt</i> |
| Faedah tertangung | 22.5 | 57.6 | 111.6 | 95.2 | 111.1 | 78.9 | 97.9 | 110.1 | 45.4 | <i>Interest-in-suspense</i> |
| | Pada Tempoh Berkenaan During the period | | | | | | | | | |
| Hutang lapuk dilupuskan | 8.0 | 7.5 | 95.3 | 108.5 | 46.6 | 134.8 | 66.4 | 152.4 | 57.2 | <i>Bad debts written off</i> |
| 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 | <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 | <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 | <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 | <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 | 1,171.7 | <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 | <i>Cash advances in Malaysia by foreign cardholders</i> |