

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

| Perkara | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | | | Items |
|--|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|---|
| | | | | | | | | | Suku 1 | Suku 2 | Suku 3 | |
| | | | | | | | | | 1st qtr. | 2nd qtr. | 3rd qtr. | |
| Akhir Tempoh End of Period | | | | | | | | | | | | |
| Bilangan kad dalam edaran ('000) | | | | | | | | | | | | Number of cards in circulation ('000) |
| - utama | 887.2 | 881.2 | 1,008.0 | 1,254.0 | 1,408.5 | 1,638.8 | 1,698.3 | 1,617.9 | 1,601.4 | 1,637.4 | 1,726.7 | - principal |
| - tambahan | 196.8 | 201.0 | 252.9 | 314.0 | 355.8 | 425.9 | 442.1 | 432.1 | 430.6 | 437.9 | 472.8 | - 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 | 1,176.7 | 1,145.7 | 1,243.9 | Number of cardholders with rollover balances ('000) |
| Jumlah dijangka diterima | | | | | | | | | | | | Total outstanding receivables |
| - 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 | 3,547.7 | 3,923.1 | 4,285.1 | - current |
| - terlewat 1 hingga 3 bulan | 173.9 | 188.2 | 183.5 | 175.8 | 237.6 | 296.5 | 526.4 | 267.0 | 306.7 | 323.6 | 366.1 | - 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 | 125.4 | 84.9 | 75.8 | - 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 | 450.7 | 391.1 | 325.3 | - 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 | 15,254.2 | 16,252.0 | 17,074.6 | Total credit line extended |
| Peruntukan hutang lapuk | 68.3 | 165.6 | 148.2 | 97.5 | 157.1 | 140.8 | 206.6 | 381.8 | 388.7 | 253.0 | 190.3 | Provisions for bad debt |
| Faedah tertanggung | 22.5 | 57.6 | 111.6 | 95.2 | 111.1 | 78.9 | 97.9 | 110.1 | 114.0 | 66.1 | 52.0 | Interest-in-suspense |
| 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 | 190.4 | 138.3 | 74.6 | Bad debts written off |
| 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 | 1,898.9 | 2,003.8 | 2,263.6 | 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 | 238.8 | 276.9 | 293.3 | 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 | 435.2 | 418.8 | 439.8 | 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 | 38.2 | 36.9 | 38.5 | 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 | 387.5 | 386.3 | 471.2 | 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 | 53.6 | 52.8 | 57.4 | Cash advances in Malaysia by foreign cardholders |

RM juta

RM million