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

Item	1992	1993	1994	1995	1996	1997	1998	1999	2000 Suku 1 1st Qtr.	2000 Suku 2 2st Qtr.	2000 Suku 3 3rd Qtr.	*Items*
	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	1,922.5	1,999.6	2,249.6	*- principal*
- tambahan	201.0	252.9	314.0	355.8	425.9	442.1	432.1	483.5	492.2	493.9	440.0	*- 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	1,426.7	1,543.4	1,703.5	*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	5,040.7	5,542.0	5,947.2	*- current*
- terlewat 1 hingga 3 bulan	188.2	183.5	175.8	237.6	296.5	526.4	267.0	347.9	340.4	413.7	452.2	*- 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	87.7	107.2	116.2	*- 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	250.2	204.7	220.5	*- 6 months and above*
Peruntukan hutang lapuk	165.6	148.2	97.5	157.1	140.8	206.6	381.8	159.2	170.6	179.7	204.6	*Provisions for bad debt*
Faedah tergantung	57.6	111.6	95.2	111.1	78.9	97.9	110.1	45.4	50.8	52.9	59.3	*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	2,799.3	2,964.3	3,234.8	*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	346.0	424.1	447.1	*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	461.4	503.8	506.7	*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	40.9	45.7	49.2	*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	523.7	644.1	719.5	*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	54.1	60.0	62.1	*Cash advances in Malaysia by foreign cardholders*