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

RM Juta/Unit (juta) — *RM million/Unit (million)*

| Tempoh / *Period* | | URUSNIAGA BAGI TEMPOH / *TRANSACTIONS DURING THE PERIOD* | | | | | | | URUSNIAGA PADA AKHIR TEMPOH / *TRANSACTIONS AS AT END OF PERIOD* | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Bilangan Urusniaga Menggunakan Kad [1] | Jumlah Belian *Total Purchases* | | | Jumlah Pendahuluan Tunai *Total Cash Advances* | | | Bilangan Kad Dalam Edaran *No. of Cards in Circulation* | | Amaun Had Kredit Dibenarkan [2] | Jumlah Baki Tertunggak dari Pemegang Kad *Total Outstanding Balances Due from Cardholders* | | | |
| | | | Dalam Malaysia *In Malaysia* | | Luar Negara *Abroad* | Dalam Malaysia *In Malaysia* | | Luar Negara *Abroad* | | | | Baki Semasa | Baki Melebihi Tempoh *Overdue Balances* | | |
| | | | Pemegang Kad Tempatan | Pemegang Kad Asing | Pemegang Kad Tempatan | Pemegang Kad Tempatan | Pemegang Kad Asing | Pemegang Kad Tempatan | | | | | <3 Bulan | >3 hingga 6 Bulan | >6 Bulan |
| | | *No. of Card Transactions* [1] | *Local Cardholders* | *Foreign Cardholders* | *Local Cardholders* | *Local Cardholders* | *Foreign Cardholders* | *Local Cardholders* | *Principal Cards* | *Supplementary Cards* | *Amount of Credit Line Extended* [2] | *Current Balances* | *<3 Months* | *>3 To 6 Months* | *>6 Months* |
| 1994 | | - | 2,847.0 | 993.7 | 618.7 | 1,782.0 | 222.0 | 62.0 | 1.25 | 0.31 | - | 1,924.1 | 175.8 | 52.8 | 311.8 |
| 1995 | | - | 3,512.5 | 1,104.7 | 729.1 | 2,043.7 | 298.4 | 83.0 | 1.41 | 0.36 | - | 2,211.0 | 237.6 | 60.0 | 297.0 |
| 1996 | | - | 5,142.7 | 1,464.1 | 1,071.0 | 3,151.6 | 242.6 | 159.1 | 1.64 | 0.43 | - | 2,775.6 | 296.5 | 88.7 | 225.0 |
| 1997 | | - | 6,735.0 | 1,588.7 | 1,416.4 | 4,141.4 | 275.0 | 265.0 | 1.70 | 0.44 | - | 3,591.0 | 526.4 | 168.9 | 311.7 |
| 1998 | | - | 6,807.0 | 2,463.3 | 978.5 | 3,091.0 | 260.6 | 232.6 | 1.62 | 0.43 | - | 2,784.7 | 267.0 | 169.1 | 417.4 |
| 1999 | | - | 8,803.4 | 1,791.7 | 1,162.2 | 1,737.1 | 218.0 | 156.1 | 1.86 | 0.48 | 17,661.6 | 4,760.2 | 347.9 | 78.9 | 316.9 |
| 2000 | | - | 12,593.3 | 2,665.2 | 1,710.6 | 1,952.9 | 238.5 | 182.3 | 2.29 | 0.53 | 22,429.9 | 6,512.6 | 446.5 | 140.7 | 228.8 |
| 2001 | | - | 16,166.8 | 3,021.4 | 1,773.8 | 1,986.0 | 227.1 | 181.5 | 2.84 | 0.59 | 23,927.1 | 7,680.9 | 806.8 | 192.4 | 178.5 |
| 2002 | | 126.85 | 20,733.5 | 3,537.0 | 2,153.9 | 2,225.5 | 262.8 | 191.8 | 3.63 | 0.73 | 29,924.1 | 9,373.6 | 819.1 | 240.4 | 151.9 |
| 2003 | | 146.44 | 24,776.4 | 3,643.4 | 2,172.8 | 2,222.8 | 259.4 | 187.9 | 4.22 | 0.88 | 35,853.0 | 10,506.7 | 1,187.9 | 261.8 | 270.4 |
| 2004 | Jan./ *Jan.* | 13.68 | 2,449.2 | 360.4 | 181.1 | 176.3 | 24.2 | 14.6 | 4.23 | 0.89 | 36,267.0 | 10,577.2 | 1,209.3 | 268.0 | 293.2 |
| | Feb./ *Feb.* | 11.13 | 2,051.3 | 326.9 | 174.3 | 170.8 | 26.3 | 12.4 | 4.31 | 0.91 | 36,601.0 | 10,374.7 | 1,287.5 | 292.8 | 307.3 |
| | Mac/ *Mar.* | 13.37 | 2,357.0 | 350.2 | 201.1 | 193.2 | 29.8 | 14.5 | 4.38 | 0.93 | 37,352.1 | 10,444.4 | 1,179.6 | 284.6 | 208.2 |
| | Apr./ *Apr.* | 12.66 | 2,249.7 | 346.5 | 208.2 | 192.0 | 29.1 | 17.5 | 4.47 | 0.95 | 38,254.8 | 10,484.5 | 1,195.3 | 282.2 | 212.4 |
| | Mei/ *May* | 13.32 | 2,340.8 | 336.3 | 209.7 | 200.6 | 27.5 | 17.0 | 4.55 | 0.96 | 38,547.4 | 10,849.9 | 1,041.4 | 280.7 | 236.0 |
| | Jun/ *Jun.* | 13.66 | 2,395.2 | 345.4 | 231.5 | 201.9 | 28.7 | 19.3 | 4.64 | 1.01 | 38,971.0 | 11,105.4 | 1,047.2 | 275.0 | 231.5 |
| | Jul./ *Jul.* | 13.69 | 2,472.6 | 397.0 | 222.6 | 210.6 | 33.9 | 16.7 | 4.77 | 1.05 | 39,758.3 | 11,222.8 | 1,012.5 | 276.8 | 242.8 |
| | Ogos/ *Aug.* | 14.24 | 2,532.3 | 450.3 | 201.9 | 211.1 | 35.6 | 17.1 | 4.91 | 1.11 | 40,503.2 | 11,536.4 | 1,055.8 | 282.4 | 266.2 |
| | Sept./ *Sept.* | 14.28 | 2,574.6 | 417.8 | 232.3 | 212.6 | 29.0 | 16.9 | 5.04 | 1.15 | 41,454.8 | 11,633.0 | 1,135.2 | 285.6 | 282.7 |
| | Okt./ *Oct.* | 14.04 | 2,550.1 | 363.5 | 242.7 | 218.3 | 25.7 | 18.8 | 5.15 | 1.17 | 42,292.4 | 12,116.6 | 1,129.9 | 291.8 | 304.3 |
| | Nov./ *Nov.* | 14.60 | 2,661.2 | 352.5 | 251.8 | 208.1 | 25.5 | 17.4 | 5.29 | 1.19 | 43,166.8 | 12,083.0 | 1,254.5 | 288.9 | 302.7 |
| | Dis./ *Dec.* | 15.44 | 2,958.8 | 425.4 | 297.2 | 230.0 | 30.0 | 19.6 | 5.37 | 1.21 | 43,869.3 | 12,308.5 | 1,271.7 | 308.3 | 338.2 |
| 2005 | Jan./ *Jan.* | 14.58 | 2,797.7 | 358.2 | 227.3 | 209.2 | 29.4 | 15.3 | 5.44 | 1.22 | 47,387.3 | 12,483.8 | 1,275.5 | 332.7 | 357.5 |
| | Feb./ *Feb* . | 13.38 | 2,520.3 | 301.3 | 222.2 | 194.2 | 27.3 | 16.4 | 5.54 | 1.23 | 48,266.2 | 12,382.1 | 1,461.1 | 347.5 | 369.6 |
| | Mac/ *Mar* . | 14.74 | 2,780.5 | 365.7 | 277.8 | 240.3 | 32.2 | 17.6 | 5.63 | 1.25 | 48,775.6 | 12,388.9 | 1,344.5 | 330.4 | 327.9 |
| | Apr./ *Apr* . | 14.20 | 2,588.5 | 312.3 | 262.6 | 227.0 | 27.9 | 17.4 | 5.69 | 1.26 | 49,385.4 | 12,526.0 | 1,346.6 | 339.9 | 330.1 |
| | Mei/ *May* | 15.24 | 2,759.0 | 306.0 | 261.8 | 227.2 | 30.9 | 17.3 | 5.73 | 1.28 | 49,971.5 | 12,691.1 | 1,388.5 | 348.2 | 310.2 |
| | Jun/ *Jun.* | 14.90 | 2,765.6 | 306.7 | 282.4 | 227.4 | 29.5 | 17.5 | 5.82 | 1.31 | 51,263.5 | 12,942.1 | 1,339.0 | 429.6 | 302.9 |
| | Jul./ *Jul.* | 15.38 | 2,874.3 | 341.4 | 271.4 | 230.1 | 36.2 | 16.3 | 5.91 | 1.35 | 51,945.8 | 13,086.2 | 1,369.2 | 350.2 | 326.9 |

1 Data mengenai 'Bilangan Urusniaga Menggunakan Kad' dikumpulkan mulai tahun 2002.
2 Data mengenai 'Amaun Had Kredit Dibenarkan' dikumpulkan mulai tahun 1999.

*1 Data on 'No. of Card Transactions' was collected beginning 2002.*
*2 Data on 'Amount of Credit Line Extended' was collected beginning 1999.*