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

Item	1994	1995	1996	1997	1998	1999	2000	2001	2002 Suku 1 1st Qtr	2002 Suku 2 2nd Qtr	*Items*
	Akhir Tempoh *End of Period*										
('000 unit)											***('000 units)***
Bilangan kad dalam edaran											*Number of cards in circulation*
- utama	1,254.0	1,408.5	1,638.8	1,698.3	1,617.9	1,861.7	2,289.9	2,838.4	3,025.7	3,226.0	*- principal*
- tambahan	314.0	355.8	425.9	442.1	432.1	483.5	527.9	591.1	619.8	644.8	*- supplementary*
Bilangan pemegang kad dengan baki boleh dipinjam semula	699.2	804.2	1,037.0	1,254.7	966.1	1,357.0	1,787.4	-	-	-	*Number of cardholders with rollover balances*
(RM juta)											***(RM million)***
Jumlah dijangka diterima											*Total outstanding receivables*
- semasa	1,924.1	2,211.0	2,775.6	3,591.0	2,784.7	4,760.2	6,512.6	7,680.9	7,689.6	8,084.4	*- current*
- terlewat 1 hingga 3 bulan	175.8	237.6	296.5	526.4	267.0	347.9	446.5	806.8	838.4	884.1	*- overdue 1 to 3 months*
- terlewat 3 hingga 6 bulan	52.8	60.0	88.7	168.9	169.1	78.9	140.7	192.4	222.6	236.8	*- overdue 3 to 6 months*
- 6 bulan dan ke atas	311.8	297.0	225.0	311.7	417.4	316.9	228.8	178.5	210.4	201.6	*- 6 months and above*
Peruntukan hutang lapuk	97.5	157.1	140.8	206.6	381.8	159.2	223.4	-	-	-	*Provisions for bad debt*
Faedah tergantung	95.2	111.1	78.9	97.9	110.1	45.4	56.3	-	-	-	*Interest-in-suspense*
(RM juta)											***(RM million)***
Pembelian di Malaysia oleh pemegang-pemegang kad	2,847.0	3,512.5	5,142.7	6,735.0	6,807.0	8,803.4	12,593.3	16,166.8	4,713.8	4,819.8	*Purchases in Malaysia by cardholders*
Pembelian di luar negara oleh pemegang-pemegang kad	618.7	729.1	1,071.0	1,416.4	978.5	1,162.2	1,710.6	1,773.8	461.5	552.2	*Purchases abroad by cardholders*
Pendahuluan tunai di Malaysia oleh pemegang-pemegang kad	1,782.0	2,043.7	3,151.6	4,141.4	3,091.0	1,737.1	1,952.9	1,986.0	505.9	556.6	*Cash advances in Malaysia by cardholders*
Pendahuluan tunai di luar negara oleh pemegang-pemegang kad	62.0	83.0	159.1	265.0	232.6	156.1	182.3	181.5	46.0	50.8	*Cash advances abroad by cardholders*
Pembelian di Malaysia oleh pemegang-pemegang kad asing	993.7	1,104.7	1,464.1	1,588.7	2,463.3	1,791.7	2,665.2	3,021.4	809.8	813.9	*Purchases in Malaysia by foreign cardholders*
Pendahuluan tunai di Malaysia oleh pemegang-pemegang kad asing	222.0	298.4	242.6	275.0	260.6	218.0	238.5	227.1	65.8	58.3	*Cash advances in Malaysia by foreign cardholders*