**Jadual A.37**

**Bilangan Kad dan Pengguna Instrumen dan Saluran Pembayaran**

| Pada akhir tempoh | 2009 | 2010 | 2011 | 2012 | 2013 | 2012 | 2013 |
|---|---|---|---|---|---|---|---|
| | '000 | | | | | % Perubahan tahunan | |
| Bilangan kad/akaun: | | | | | | | |
| Kad kredit | 10,818 | 8,547 | 8,281 | 8,150 | 8,292 | -1.6 | 1.7 |
| Kad caj | 285 | 181 | 154 | 138 | 132 | -10.4 | -4.2 |
| Kad debit | 27,296 | 29,941 | 34,993 | 39,275 | 42,029 | 12.2 | 7.0 |
| *antaranya: e-Debit*[1] | *20,426* | *20,992* | *22,426* | *21,881* | *19,847* | *-2.4* | *-9.3* |
| Wang elektronik | 68,462 | 74,701 | 84,178 | 91,008 | 97,735 | 8.1 | 7.4 |
| Bilangan pelanggan: | | | | | | | |
| Perbankan Internet | 8,123 | 9,848 | 11,873 | 13,678 | 15,630 | 15.2 | 14.3 |
| *Individu* | *7,958* | *9,638* | *11,637* | *13,430* | *15,319* | *15.4* | *14.1* |
| *Korporat* | *165* | *209* | *236* | *248* | *311* | *5.0* | *25.4* |
| *Kadar penembusan (%) kepada jumlah penduduk* | *28.9* | *34.4* | *40.9* | *46.3* | *52.2* | | |
| Perbankan mudah alih | 675 | 898 | 1,560 | 2,446 | 3,793 | 56.8 | 55.1 |
| Kadar penembusan (%): | | | | | | | |
| *kepada jumlah penduduk* | *2.4* | *3.1* | *5.4* | *8.3* | *12.7* | | |
| *kepada pelanggan telefon mudah alih* | *2.2* | *2.6* | *4.3* | *5.9* | *8.8* | | |

[1] Kad debit domestik berasaskan PIN