VI.18 Statistik Terpilih atas Cek Rosak, Cek Jelas dan Bankrup

Selected Statistics on Cheque Offender, Cheques Cleared and Bankruptcies

Tempoh *Period*	Jumlah cek rosak baru *Number of new bad cheque offenders* [1/]		Cek jelas *Cheques cleared*		Jumlah bankrup *Number of bankruptcies* [2/]
	No. *No.*	% pertumbuhan *% growth*	No (milion) *No. (million)*	RM bilion *RM billion*	No. *No.*
1985	t.d.	t.d.	t.d.	t.d.	1,888
1986	t.d.	t.d.	t.d.	t.d.	2,406
1987	t.d.	t.d.	t.d.	t.d.	3,390
1988	t.d.	t.d.	t.d.	t.d.	4,920
1989	t.d.	t.d.	t.d.	t.d.	4,200
1990	t.d.	t.d.	t.d.	t.d.	4,202
1991	t.d.	t.d.	t.d.	t.d.	7,695
1992	t.d.	t.d.	t.d.	t.d.	7,273
1993	t.d.	t.d.	t.d.	t.d.	7,035
1994	t.d.	t.d.	t.d.	t.d.	5,780
1995	37,195	t.d.	t.d.	t.d.	5,964
1996	50,197	35.0	96.1	1,109.9	6,711
1997	66,441	32.4	104.8	1,304.7	7,395
1998	87,780	32.1	133.2	954.1	8,110
1999	64,594	-26.4	154.1	1,041.9	8,706
2000	57,301	-11.3	164.8	1,076.0	9,718
2001	67,860	18.4	166.7	1,004.4	11,685
2002	74,146	9.3	176.4	1,081.4	12,268
2003	74,194	0.1	179.9	1,144.0	12,351
2004	70,465	-5.0	183.8	1,226.9	16,251
2003 Jan/*Jan.*	6,989	26.1	16.4	101.6	837
Feb/*Feb.*	4,821	-7.5	11.5	73.7	821
Mac/*Mar.*	6,360	16.2	14.7	89.9	869
Apr/*Apr.*	5,993	23.7	15.0	90.4	926
Mei/*May*	6,355	25.1	14.7	91.2	1,098
Jun/*Jun.*	5,785	11.8	14.6	91.9	1,082
Jul/*Jul.*	6,162	26.4	17.0	107.2	1,213
Ogos/*Aug.*	5,695	13.8	15.3	96.5	1,159
Sep/*Sep.*	6,527	26.3	15.2	95.1	1,238
Okt/*Oct.*	6,730	49.8	16.0	104.5	1,275
Nov/*Nov.*	5,702	20.4	13.1	91.9	977
Dis/*Dec.*	7,075	52.8	16.4	110.0	856
2004 Jan/*Jan.*	6,325	-9.5	14.7	105.6	1,040
Feb/*Feb.*	5,702	18.3	13.0	85.2	1,175
Mac/*Mar.*	5,913	-7.0	16.4	116.2	1,175
Apr/*Apr.*	5,222	-12.9	15.5	103.6	1,615
Mei/*May*	6,342	-0.2	14.7	96.6	1,359
Jun/*Jun.*	6,028	4.2	15.2	100.2	1,430
Jul/*Jul.*	5,969	-3.1	16.4	105.7	1,671
Ogos/*Aug.*	5,135	-9.8	15.1	96.0	1,619
Sep/*Sep.*	6,146	-5.8	16.4	104.9	1,307
Okt/*Oct.*	5,789	-14.0	15.7	102.9	1,425
Nov/*Nov.*	5,937	4.1	14.3	95.3	1,081
Dis/*Dec.*	5,957	-15.8	16.4	114.7	1,354
2005 Jan/*Jan.*	5,497	-13.1	15.7	108.1	1,411

1/ Seorang pesalah "cek tendang" didefinasikan sebagai seseorang yang mengeluarkan tiga cek yang dipulangkan tanpa dibayar atau "urusan tidak diluluskan" akibat dana yang tidak mencukupi dalam tempoh 12 bulan.
2/ Merujuk kepada perseorangan sahaja.

1/ A 'bad cheque' offender is defined as a person who issued three cheques which were returned unpaid due to insufficient funds or 'effects not cleared' within a period of 12 months.
2/ Refers to individuals only

Sumber: Bank Negara Malaysia
Jabatan Pemegang Harta

Source: Bank Negara Malaysia
Department of Official Assignee