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*	Kad Utama	Kad Tambahan		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	Jan./ *Jan.*	12.62	2,168.1	320.7	185.0	186.0	21.2	15.3	3.68	0.74	30,646.9	9,494.9	762.8	246.6	165.0
	Feb./ *Feb.*	9.88	1,618.9	262.0	160.3	165.3	20.4	14.8	3.71	0.75	30,920.3	9,354.2	902.2	259.5	180.4
	Mac/ *Mar.*	11.57	1,931.0	335.9	175.4	188.6	21.8	15.9	3.76	0.76	31,076.1	9,335.5	910.8	259.1	191.6
	Apr./ *Apr.*	11.07	1,828.8	256.6	123.6	182.5	17.6	16.8	3.83	0.78	32,310.6	9,388.9	878.2	277.1	189.9
	Mei/ *May*	12.08	1,972.1	263.9	127.0	193.4	18.4	15.6	3.86	0.79	32,253.3	9,451.3	954.0	269.0	222.3
	Jun/ *Jun.*	11.78	1,909.8	260.2	152.7	182.7	21.8	15.0	3.89	0.81	32,954.5	9,643.4	980.8	271.2	214.0
	Jul./ *Jul.*	12.58	2,122.9	289.9	188.5	189.0	22.4	16.0	3.93	0.82	33,081.2	9,786.9	950.8	261.5	224.0
	Ogos/ *Aug.*	12.83	2,182.2	324.7	170.4	182.3	24.0	14.4	3.99	0.83	33,575.7	9,957.6	1,008.8	250.3	249.1
	Sept./ *Sept.*	12.69	2,126.8	305.0	203.3	188.7	22.2	16.1	4.08	0.84	34,185.0	10,036.5	1,081.3	248.1	230.3
	Okt./ *Oct.*	13.19	2,242.4	324.7	212.1	186.9	22.3	15.8	4.14	0.85	34,852.9	10,124.4	1,102.1	248.2	258.6
	Nov./ *Nov.*	12.20	2,150.4	309.0	213.6	188.1	22.0	15.2	4.14	0.85	35,297.9	10,344.2	1,208.7	259.5	254.9
	Dis./ *Dec.*	13.97	2,523.0	390.7	260.9	189.4	25.4	16.8	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.*	14.33	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

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.