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* [3]	15.10	2,730.8	305.9	260.5	228.4	30.9	17.5	5.71	1.28	49,865.1	12,658.2	1,399.2	346.7	299.5

1 Data mengenai 'Bilangan Urusniaga Menggunakan Kad' dikumpulkan mulai tahun 2002.
2 Data mengenai 'Amaun Had Kredit Dibenarkan' dikumpulkan mulai tahun 1999.
3 Data untuk bulan Mei 2005 mengandungi data untuk AmBank Berhad bagi bulan April 2005 kerana lanjutan masa yang diberikan untuk pengemukaan data untuk kad kredit.

1 Data on 'No. of Card Transactions' was collected beginning 2002.
2 Data on 'Amount of Credit Line Extended' was collected beginning 1999.
3 In the data for May 2005, data for AmBank Berhad is from April 2005 due to the extension of submission date for credit card reporting.