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

Item	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001 Suku 1 1st Qtr.	2001 Suku 2 2nd Qtr.	2001 Suku 3 3rd Qtr.	*Items*
	Akhir Tempoh *End of Period*												
('000 unit)													***('000 units)***
Bilangan kad dalam edaran													*Number of cards in circulation*
- utama	881.2	1,008.0	1,254.0	1,408.5	1,638.8	1,698.3	1,617.9	1,861.7	2,289.8	2,292.8	2,434.7	2,672.7	*- principal*
- tambahan	201.0	252.9	314.0	355.8	425.9	442.1	432.1	483.5	527.9	511.1	527.2	561.8	*- supplementary*
Bilangan pemegang kad dengan baki boleh dipinjam semula	679.3	742.9	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	1,357.6	1,592.0	1,924.1	2,211.0	2,775.6	3,591.0	2,784.7	4,760.2	6,512.6	6,337.7	6,732.3	7,150.1	*- current*
- terlewat 1 hingga 3 bulan	188.2	183.5	175.8	237.6	296.5	526.4	267.0	347.9	446.5	665.3	690.0	738.4	*- overdue 1 to 3 months*
- terlewat 3 hingga 6 bulan	38.9	46.5	52.8	60.0	88.7	168.9	169.1	78.9	140.7	161.9	162.5	178.3	*- overdue 3 to 6 months*
- 6 bulan dan ke atas	362.2	467.2	311.8	297.0	225.0	311.7	417.4	316.9	228.8	167.7	155.0	191.0	*- 6 months and above*
Peruntukan hutang lapuk	165.6	148.2	97.5	157.1	140.8	206.6	381.8	159.2	223.4	-	-	-	*Provisions for bad debt*
Faedah tergantung	57.6	111.6	95.2	111.1	78.9	97.9	110.1	45.4	56.3	-	-	-	*Interest-in-suspense*
	Pada Tempoh Berkenaan *During the period*												
(RM juta)													***(RM million)***
Pembelian di Malaysia oleh pemegang-pemegang kad	2,033.0	2,260.0	2,847.0	3,512.5	5,142.7	6,735.0	6,807.0	8,803.4	12,593.3	3,546.9	3,840.3	4,219.5	*Purchases in Malaysia by cardholders*
Pembelian di luar negara oleh pemegang-pemegang kad	393.5	510.7	618.7	729.1	1,071.0	1,416.4	978.5	1,162.2	1,710.6	442.5	472.0	463.4	*Purchases abroad by cardholders*
Pendahuluan tunai di Malaysia oleh pemegang-pemegang kad	1,218.1	1,498.3	1,782.0	2,043.7	3,151.6	4,141.4	3,091.0	1,737.1	1,952.9	434.8	500.3	533.9	*Cash advances in Malaysia by cardholders*
Pendahuluan tunai di luar negara oleh pemegang-pemegang kad	45.8	52.7	62.0	83.0	159.1	265.0	232.6	156.1	182.3	42.4	50.7	52.0	*Cash advances abroad by cardholders*
Pembelian di Malaysia oleh pemegang-pemegang kad asing	704.3	916.9	993.7	1,104.7	1,464.1	1,588.7	2,463.3	1,791.7	2,665.2	740.7	717.5	783.8	*Purchases in Malaysia by foreign cardholders*
Pendahuluan tunai di Malaysia oleh pemegang-pemegang kad asing	126.4	159.8	222.0	298.4	242.6	275.0	260.6	218.0	238.5	56.1	56.3	57.6	*Cash advances in Malaysia by foreign cardholders*