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

RM Juta/Unit — *RM million/Unit*

Tempoh / Period	URUSNIAGA BAGI TEMPOH / TRANSACTIONS DURING THE PERIOD							URUSNIAGA PADA AKHIR TEMPOH / TRANSACTIONS AS AT END OF PERIOD						
	Bilangan Urusniaga Menggunakan Kad [1] / *No. of Card Transactions* [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] / *Amount of Credit Line Extended* [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*	Pemegang Kad Utama / *Principal Cardholders*	Pemegang Kad Tambahan / *Supplementary Cardholders*		Baki Semasa / *Current Balances*	Baki Melebihi Tempoh / *Overdue Balances*		
		Pemegang Kad Tempatan / *Local Cardholders*	Pemegang Kad Asing / *Foreign Cardholders*	Pemegang Kad Tempatan / *Local Cardholders*	Pemegang Kad Tempatan / *Local Cardholders*	Pemegang Kad Asing / *Foreign Cardholders*	Pemegang Kad Tempatan / *Local Cardholders*					<3 Bulan / *<3 Months*	>3 hingga 6 Bulan / *>3 To 6 Months*	>6 Bulan / *>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 Jan./ *Jan.*	10.18	1,652.3	267.3	151.1	176.0	19.4	15.1	2.92	0.60	24,282.9	7,736.6	813.3	200.1	192.9
Feb. / *Feb.*	9.27	1,485.9	247.5	142.4	154.6	20.9	14.6	2.97	0.61	24,527.6	7,736.3	887.0	213.0	199.9
Mac / *Mar.*	9.71	1,575.6	295.0	168.0	175.2	25.5	16.3	3.03	0.62	24,834.4	7,689.6	838.4	222.6	210.4
Apr. / *Apr.*	9.81	1,550.7	256.3	170.7	182.7	18.3	15.4	3.09	0.62	25,326.4	7,837.0	803.9	229.3	181.0
Mei / *May*	10.62	1,693.1	278.5	188.7	193.2	20.2	16.2	3.16	0.63	25,753.6	7,975.4	820.0	233.5	191.0
Jun / *June*	9.83	1,575.9	279.1	192.8	180.7	19.8	19.2	3.23	0.65	26,194.7	8,084.4	884.1	236.8	201.6
Jul. / *July*	10.60	1,752.5	301.1	182.8	183.2	22.6	14.3	3.29	0.66	27,032.2	8,293.4	766.5	226.8	213.1
Ogos / *Aug.*	10.84	1,780.1	329.6	165.6	188.9	23.7	16.8	3.35	0.67	27,582.8	8,430.7	813.5	222.5	229.3
Sep. / *Sep.*	11.11	1,807.5	296.9	190.0	198.1	22.4	16.1	3.42	0.69	28,348.1	8,624.4	846.6	225.1	242.9
Okt. / *Oct.*	11.44	1,899.1	307.6	195.4	204.1	22.7	16.1	3.49	0.70	28,806.2	8,755.1	836.5	222.6	259.2
Nov./ *Nov.*	11.17	1,892.7	299.2	186.9	197.3	22.1	15.8	3.58	0.71	28,869.5	8,968.0	895.3	228.6	269.7
Dec./ *Dis.*	12.27	2,068.1	378.8	219.4	191.6	25.2	16.0	3.63	0.73	29,924.1	9,227.7	964.9	240.4	151.9

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.