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		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*	15.24	2,759.0	306.0	261.8	227.2	30.9	17.3	5.73	1.28	49,971.5	12,691.1	1,388.5	348.2	310.2
	Jun/ *Jun.*	14.90	2,765.6	306.7	282.4	227.4	29.5	17.5	5.82	1.31	51,263.5	12,942.1	1,339.0	429.6	302.9
	Jul./ *Jul.*	15.38	2,874.3	341.4	271.4	230.1	36.2	16.3	5.91	1.35	51,945.8	13,086.2	1,369.2	350.2	326.9
	Aug./Aug	16.38	3,037.8	364.0	251.0	240.8	36.8	16.6	5.99	1.37	52,657.4	13,476.5	1,341.7	357.4	347.3

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.