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

RM juta *RM million*

Perkara	1991	1992	1993	1994	1995	1996	1997	1998	1999 Suku 1 *1st qtr.*	1999 Suku 2 *2nd qtr.*	1999 Suku 3 *3rd qtr.*	*Items*
	Akhir Tempoh *End of Period*											
Bilangan kad dalam edaran ('000)												*Number of cards in circulation ('000)*
- utama	887.2	881.2	1,008.0	1,254.0	1,408.5	1,638.8	1,698.3	1,617.9	1,601.4	1,637.4	1,726.7	*- principal*
- tambahan	196.8	201.0	252.9	314.0	355.8	425.9	442.1	432.1	430.6	437.9	472.8	*- supplementary*
Bilangan pemegang kad dengan baki boleh dipinjam semula ('000)	625.3	679.3	742.9	699.2	804.2	1,037.0	1,254.7	966.1	1,176.7	1,145.7	1,243.9	*Number of cardholders with rollover balances ('000)*
Jumlah dijangka diterima												*Total outstanding receivables*
- semasa	1,329.2	1,357.6	1,592.0	1,924.1	2,211.0	2,775.6	3,591.0	2,784.7	3,547.7	3,923.1	4,285.1	*- current*
- terlewat 1 hingga 3 bulan	173.9	188.2	183.5	175.8	237.6	296.5	526.4	267.0	306.7	323.6	366.1	*- overdue 1 to 3 months*
- terlewat 3 hingga 6 bulan	68.6	38.9	46.5	52.8	60.0	88.7	168.9	169.1	125.4	84.9	75.8	*- overdue 3 to 6 months*
- 6 bulan dan ke atas	142.7	362.2	467.2	311.8	297.0	225.0	311.7	417.4	450.7	391.1	325.3	*- 6 months and above*
Jumlah kredit diberi		21,137.0	24,356.0	28,418.8	36,209.1	47,349.0	57,919.0	60,263.0	15,254.2	16,252.0	17,074.6	*Total credit line extended*
Peruntukan hutang lapuk	68.3	165.6	148.2	97.5	157.1	140.8	206.6	381.8	388.7	253.0	190.3	*Provisions for bad debt*
Faedah tergantung	22.5	57.6	111.6	95.2	111.1	78.9	97.9	110.1	114.0	66.1	52.0	*Interest-in-suspense*
	Pada Tempoh Berkenaan *During the period*											
Hutang lapuk dilupuskan	8.0	7.5	95.3	108.5	46.6	134.8	66.4	152.4	190.4	138.3	74.6	*Bad debts written off*
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	1,898.9	2,003.8	2,263.6	*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	238.8	276.9	293.3	*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	435.2	418.8	439.8	*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	38.2	36.9	38.5	*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	387.5	386.3	471.2	*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	53.6	52.8	57.4	*Cash advances in Malaysia by foreign cardholders*