# VI.18 Statistik Terpilih atas Cek Rosak, Cek Jelas dan Bankrup

*Selected Statistics on Cheque Offender, Cheques Cleared and Bankruptcies*

| Tempoh<br>*Period* | Jumlah cek rosak baru<br>*Number of new bad cheque offenders* [1/] | | Cek jelas<br>*Cheques cleared* | | Jumlah bankrup<br>*Number of bankruptcies* [2/] |
|---|---|---|---|---|---|
| | No.<br>*No.* | % pertumbuhan<br>*% growth* | No (milion)<br>*No. (million)* | RM bilion<br>*RM billion* | No.<br>*No.* |
| 1985 | t.d. | t.d. | t.d. | t.d. | 1,888 |
| 1986 | t.d. | t.d. | t.d. | t.d. | 2,406 |
| 1987 | t.d. | t.d. | t.d. | t.d. | 3,390 |
| 1988 | t.d. | t.d. | t.d. | t.d. | 4,920 |
| 1989 | t.d. | t.d. | t.d. | t.d. | 4,200 |
| 1990 | t.d. | t.d. | t.d. | t.d. | 4,202 |
| 1991 | t.d. | t.d. | t.d. | t.d. | 7,695 |
| 1992 | t.d. | t.d. | t.d. | t.d. | 7,273 |
| 1993 | t.d. | t.d. | t.d. | t.d. | 7,035 |
| 1994 | t.d. | t.d. | t.d. | t.d. | 5,780 |
| 1995 | 37,195 | t.d. | t.d. | t.d. | 5,964 |
| 1996 | 50,197 | 35.0 | 96.1 | 1,109.9 | 6,711 |
| 1997 | 66,441 | 32.4 | 104.8 | 1,304.7 | 7,395 |
| 1998 | 87,780 | 32.1 | 133.2 | 954.1 | 8,110 |
| 1999 | 64,594 | -26.4 | 154.1 | 1,041.9 | 8,590 |
| 2000 | 57,301 | -11.3 | 164.8 | 1,076.0 | 9,718 |
| 2001 | 67,860 | 18.4 | 166.7 | 1,004.4 | 11,685 |
| 2002 | 74,146 | 9.3 | 176.4 | 1,081.4 | 12,268 |
| 2003 | 74,194 | 0.1 | 179.9 | 1,144.0 | 12,351 |
| 2002 Jan/*Jan.* | 6,735 | 33.9 | 15.8 | 99.6 | 1,011 |
| Feb/*Feb.* | 5,390 | 19.7 | 12.4 | 79.0 | 974 |
| Mac/*Mar.* | 5,903 | 11.9 | 14.4 | 89.6 | 939 |
| Apr/*Apr.* | 5,774 | 20.1 | 14.8 | 92.4 | 1,074 |
| Mei/*May* | 6,326 | 7.2 | 14.8 | 90.0 | 991 |
| Jun/*Jun.* | 6,305 | 15.0 | 13.8 | 85.0 | 1,188 |
| Jul/*Jul.* | 6,366 | 7.2 | 16.4 | 98.4 | 1,235 |
| Ogos/*Aug.* | 5,937 | 7.2 | 15.1 | 90.0 | 1,122 |
| Sep/*Sep.* | 5,752 | -7.8 | 14.8 | 88.7 | 862 |
| Okt/*Oct.* | 6,518 | -4.0 | 15.8 | 93.1 | 1,235 |
| Nov/*Nov.* | 6,487 | 8.7 | 14.4 | 88.1 | 1,100 |
| Dis/*Dec.* | 6,653 | 4.2 | 13.8 | 87.5 | 537 |
| 2003 Jan/*Jan.* | 6,989 | 3.8 | 16.4 | 101.6 | 837 |
| Feb/*Feb.* | 4,821 | -10.6 | 11.5 | 73.7 | 821 |
| Mac/*Mar.* | 6,360 | 7.7 | 14.7 | 89.9 | 869 |
| Apr/*Apr.* | 5,993 | 3.8 | 15.0 | 90.4 | 926 |
| Mei/*May* | 6,355 | 0.5 | 14.7 | 91.2 | 1,098 |
| Jun/*Jun.* | 5,785 | -8.2 | 14.6 | 91.9 | 1,082 |
| Jul/*Jul.* | 6,162 | -3.2 | 17.0 | 107.2 | 1,213 |
| Ogos/*Aug.* | 5,695 | -4.1 | 15.3 | 96.5 | 1,159 |
| Sep/*Sep.* | 6,527 | 13.5 | 15.2 | 95.1 | 1,238 |
| Okt/*Oct.* | 6,730 | 3.3 | 16.0 | 104.5 | 1,275 |
| Nov/*Nov.* | 5,702 | -12.1 | 13.1 | 91.9 | 977 |
| Dis/*Dec.* | 7,075 | 6.3 | 16.4 | 110.0 | 856 |
| 2004 Jan/*Jan.* | 6,325 | -9.5 | 14.7 | 105.6 | 1,040 |
| Feb/*Feb.* | 5,702 | 18.3 | 13.0 | 85.2 | 1,175 |
| Mac/*Mar.* | 5,913 | -7.0 | 16.4 | 116.2 | 1,175 |

1/ Seorang pesalah "cek tendang" didefinasikan sebagai seseorang yang mengeluarkan tiga cek yang dipulangkan tanpa dibayar atau "urusan tidak diluluskan" akibat dana yang tidak mencukupi dalam tempoh 12 bulan.
2/ Merujuk kepada perseorangan sahaja.

*1/ A 'bad cheque' offender is defined as a person who issued three cheques which were returned unpaid due to insufficient funds or 'effects not cleared' within a period of 12 months.*
*2/ Refers to individuals only*

Sumber: Bank Negara Malaysia
Jabatan Pemegang Harta

*Source: Bank Negara Malaysia*
*Department of Official Assignee*