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	*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	1,861.7	*- principal*
- tambahan	196.8	201.0	252.9	314.0	355.8	425.9	442.1	432.1	483.5	*- 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	1,357.0	*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	4,760.2	*- current*
- terlewat 1 hingga 3 bulan	173.9	188.2	183.5	175.8	237.6	296.5	526.4	267.0	347.9	*- 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	78.9	*- 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	316.9	*- 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	66,242.4	*Total credit line extended*
Peruntukan hutang lapuk	68.3	165.6	148.2	97.5	157.1	140.8	206.6	381.8	159.2	*Provisions for bad debt*
Faedah tergantung	22.5	57.6	111.6	95.2	111.1	78.9	97.9	110.1	45.4	*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	57.2	*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	8,803.4	*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	*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	*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	*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	1,171.7	*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	*Cash advances in Malaysia by foreign cardholders*