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

| Item | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 Suku 1 *1st Qtr* | *Items* |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Akhir Tempoh *End of Period* | | | | | | | | | | |
| **('000 unit)** | | | | | | | | | | | ***('000 units)*** |
| Bilangan kad dalam edaran | | | | | | | | | | | *Number of cards in circulation* |
| - utama | 881.2 | 1,008.0 | 1,254.0 | 1,408.5 | 1,638.8 | 1,698.3 | 1,617.9 | 1,861.7 | 2,289.8 | 2,340.9 | *- principal* |
| - tambahan | 201.0 | 252.9 | 314.0 | 355.8 | 425.9 | 442.1 | 432.1 | 483.5 | 527.9 | 508.8 | *- supplementary* |
| Bilangan pemegang kad dengan baki boleh dipinjam semula | 679.3 | 742.9 | 699.2 | 804.2 | 1,037.0 | 1,254.7 | 966.1 | 1,357.0 | 1,787.4 | - | *Number of cardholders with rollover balances* |
| **(RM juta)** | | | | | | | | | | | ***(RM million)*** |
| Jumlah dijangka diterima | | | | | | | | | | | *Total outstanding receivables* |
| - semasa | 1,357.6 | 1,592.0 | 1,924.1 | 2,211.0 | 2,775.6 | 3,591.0 | 2,784.7 | 4,760.2 | 6,512.6 | 6,337.7 | *- current* |
| - terlewat 1 hingga 3 bulan | 188.2 | 183.5 | 175.8 | 237.6 | 296.5 | 526.4 | 267.0 | 347.9 | 446.5 | 665.3 | *- overdue 1 to 3 months* |
| - terlewat 3 hingga 6 bulan | 38.9 | 46.5 | 52.8 | 60.0 | 88.7 | 168.9 | 169.1 | 78.9 | 140.7 | 161.9 | *- overdue 3 to 6 months* |
| - 6 bulan dan ke atas | 362.2 | 467.2 | 311.8 | 297.0 | 225.0 | 311.7 | 417.4 | 316.9 | 228.8 | 167.7 | *- 6 months and above* |
| Peruntukan hutang lapuk | 165.6 | 148.2 | 97.5 | 157.1 | 140.8 | 206.6 | 381.8 | 159.2 | 223.4 | - | *Provisions for bad debt* |
| Faedah tergantung | 57.6 | 111.6 | 95.2 | 111.1 | 78.9 | 97.9 | 110.1 | 45.4 | 56.3 | - | *Interest-in-suspense* |
| | Pada Tempoh Berkenaan *During the period* | | | | | | | | | | |
| **(RM juta)** | | | | | | | | | | | ***(RM million)*** |
| 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 | 12,593.3 | 3,546.1 | *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 | 1,710.6 | 442.5 | *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 | 1,952.9 | 438.8 | *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 | 156.1 | 182.3 | 46.4 | *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 | 1,791.7 | 2,665.2 | 730.7 | *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 | 238.5 | 56.1 | *Cash advances in Malaysia by foreign cardholders* |