2.30 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*
2008	Jan./ *Jan.*	22.7	4,883.0	529.5	454.0	253.7	36.4	17.8	8.8	1.2	86,664.7	21,035.7	1,856.1	456.9	67.1
	Feb./ *Feb* .	19.9	4,133.6	575.8	411.6	226.8	34.4	12.9	8.8	1.2	87,775.8	20,803.4	1,958.2	463.0	66.8
	Mac/ Mar.	20.4	4,190.5	571.3	457.9	234.8	40.3	13.8	8.9	1.2	89,291.6	20,496.0	1,904.4	464.7	55.4
	Apr./ *Apr* .	21.0	4,392.6	537.0	472.3	249.7	34.1	14.3	9.0	1.2	91,099.0	20,728.8	1,865.7	459.3	50.4
	Mei/ *May*	21.6	4,561.2	561.8	485.1	254.0	34.2	15.3	9.1	1.2	92,839.2	21,053.6	1,861.4	454.3	52.8
	Jun./ *Jun.*	21.3	4,569.3	600.8	516.3	252.6	34.3	16.5	9.2	1.2	94,576.8	21,407.1	1,897.0	446.1	50.7
	Jul./ *Jul.*	21.9	4,883.6	654.2	505.2	249.7	44.3	15.4	9.3	1.2	96,277.5	21,450.6	1,800.8	437.8	50.4
	Ogos/ *Aug.*	22.2	4,969.5	694.6	481.1	258.2	44.2	14.6	9.4	1.2	97,490.5	21,825.7	1,789.5	439.5	48.4
	Sept./ *Sept.*	22.1	4,890.1	615.6	479.5	273.3	37.5	15.5	9.5	1.2	97,699.4	22,000.8	1,775.7	436.2	44.2
	Okt./ *Oct.*	21.7	4,584.2	553.4	519.5	264.0	38.3	15.3	9.5	1.2	99,371.4	21,867.9	1,912.2	450.2	44.7
	Nov./ *Nov.*	21.4	4,687.9	495.2	512.1	258.7	33.8	15.7	9.6	1.2	100,635.3	22,283.6	2,009.1	467.3	47.5
	Dis./ Dec.	25.0	5,391.0	588.7	606.2	270.8	41.9	16.9	9.6	1.2	101,853.1	22,810.2	1,996.1	487.1	51.8
2009	Jan./ Jan.	24.0	5,115.4	576.5	456.4	236.9	36.7	14.3	9.6	1.3	102,850.6	22,822.3	2,016.0	513.3	55.2
	Feb./ Feb.	19.8	4,216.8	461.3	431.5	240.3	31.3	13.5	9.6	1.3	103,355.4	22,364.5	2,082.2	530.8	56.9

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.