# 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] / *No. of Card Transactions* [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] / *Amount of Credit Line Extended* [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 / *Principal Cards* | Kad Tambahan / *Supplementary Cards* | | Baki Semasa / *Current Balances* | Baki Melebihi Tempoh / *Overdue Balances* | | |
| | | Pemegang Kad Tempatan / *Local Cardholders* | Pemegang Kad Asing / *Foreign Cardholders* | Pemegang Kad Tempatan / *Local Cardholders* | Pemegang Kad Tempatan / *Local Cardholders* | Pemegang Kad Asing / *Foreign Cardholders* | Pemegang Kad Tempatan / *Local Cardholders* | | | | | <3 Bulan / *<3 Months* | >3 hingga 6 Bulan / *>3 To 6 Months* | >6 Bulan / *>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 | 103,743.5 | 22,364.5 | 2,082.2 | 530.8 | 56.9 |
| Mac/ *Mar.* | 22.6 | 4,713.3 | 533.2 | 498.1 | 266.1 | 32.5 | 15.1 | 9.7 | 1.3 | 104,189.6 | 22,008.9 | 2,070.8 | 537.4 | 58.4 |
| Apr./ *Apr.* | 21.8 | 4,595.4 | 471.2 | 494.4 | 262.5 | 33.6 | 15.6 | 9.7 | 1.3 | 105,491.5 | 22,134.5 | 2,007.3 | 537.5 | 42.8 |
| Mei/ *May* | 22.8 | 4,856.0 | 460.0 | 470.5 | 264.8 | 33.5 | 15.2 | 9.7 | 1.3 | 106,578.5 | 22,342.3 | 1,996.1 | 562.1 | 57.3 |
| Jun./ *Jun.* | 23.2 | 4,934.7 | 496.1 | 512.5 | 271.4 | 35.3 | 16.5 | 9.8 | 1.3 | 107,453.6 | 22,591.7 | 1,978.0 | 562.2 | 71.3 |
| Jul./ *Jul.* | 23.4 | 5,086.0 | 530.5 | 664.5 | 251.7 | 40.1 | 13.2 | 9.8 | 1.3 | 108,590.5 | 22,675.3 | 1,858.1 | 547.9 | 71.7 |
| Ogos/ *Aug.* | 23.1 | 5,099.1 | 576.7 | 475.4 | 241.5 | 40.0 | 12.3 | 9.8 | 1.3 | 109,107.3 | 23,157.6 | 1,853.7 | 534.2 | 76.1 |
| Sept./ Sept. | 23.5 | 5,081.6 | 492.3 | 522.4 | 243.2 | 35.4 | 13.0 | 9.8 | 1.3 | 110,675.6 | 23,255.5 | 1,895.0 | 518.3 | 76.7 |
| Okt./ Oct. | 23.2 | 5,116.4 | 529.0 | 546.8 | 251.4 | 36.1 | 14.1 | 9.9 | 1.3 | 111,378.8 | 23,260.2 | 1,772.4 | 562.1 | 82.9 |
| Nov./ Nov. | 22.8 | 5,086.9 | 481.2 | 553.2 | 249.4 | 36.3 | 13.2 | 9.8 | 1.3 | 111,930.2 | 23,596.9 | 1,968.0 | 486.1 | 65.9 |
| Dis./ Dec. | 25.9 | 5,990.1 | 554.1 | 711.6 | 278.4 | 42.9 | 15.5 | 9.6 | 1.2 | 115,878.9 | 24,282.0 | 1,880.6 | 476.6 | 62.1 |
| 2010 Jan./ *Jan.* | 24.2 | 5,614.6 | 493.2 | 553.1 | 265.5 | 31.2 | 12.2 | 9.2 | 1.2 | 111,220.8 | 24,729.4 | 1,851.2 | 480.7 | 60.8 |
| Feb./ *Feb.* | 23.0 | 5,028.4 | 474.5 | 512.0 | 228.9 | 29.6 | 12.7 | 8.9 | 1.1 | 110,604.3 | 24,814.3 | 2,076.8 | 494.1 | 66.4 |
| Mac/ *Mar.* | 24.2 | 5,742.0 | 581.1 | 611.0 | 296.1 | 31.2 | 17.2 | 8.6 | 1.1 | 110,473.6 | 24,319.9 | 1,982.7 | 487.9 | 67.7 |
| Apr./ *Apr.* | 22.9 | 5,258.7 | 457.1 | 574.0 | 250.2 | 29.4 | 17.1 | 8.4 | 1.1 | 111,711.6 | 24,671.9 | 1,926.4 | 465.4 | 68.9 |
| Mei/ May | 24.3 | 5,725.5 | 466.5 | 587.4 | 254.7 | 27.0 | 18.9 | 8.2 | 1.0 | 113,608.2 | 25,033.7 | 1,948.9 | 482.4 | 69.2 |
| Jun./ *Jun.* | 24.1 | 5,543.8 | 569.6 | 659.8 | 288.7 | 29.6 | 20.0 | 8.1 | 1.0 | 114,449.3 | 25,428.9 | 1,985.1 | 465.7 | 72.9 |

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.*