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	103,743.5	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	5,615.0	493.2	554.8	265.5	31.2	12.2	9.2	1.2	111,220.8	24,731.3	1,851.2	483.0	60.8
	Feb./ *Feb.*	23.0	5,029.0	474.5	513.4	228.9	29.6	12.7	8.9	1.1	110,616.7	24,818.7	2,076.8	494.1	66.4

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.