

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	Kad Tambahan	Baki Semasa Current Balances		Baki Melebihi Tempoh Overdue Balances			
		Pemegang Kad Tempatan	Pemegang Kad Asing	Pemegang Kad Tempatan	Pemegang Kad Tempatan	Pemegang Kad Asing	Pemegang Kad Tempatan	Principal Cards	Supplementary Cards			<3 Bulan	>3 hingga 6 Bulan	>6 Bulan	
		Local Cardholders	Foreign Cardholders	Local Cardholders	Local Cardholders	Foreign Cardholders	Local Cardholders					<3 Months	>3 To 6 Months	>6 Months	
2000	-	12,593.3	2,665.2	1,710.6	1,952.9	238.5	182.3	2.3	0.5	22,429.9	6,512.6	446.5	140.7	228.8	
2001	-	16,166.8	3,021.4	1,773.8	1,986.0	227.1	181.5	2.8	0.6	23,927.1	7,680.9	806.8	192.4	178.5	
2002	126.9	20,733.5	3,537.0	2,153.9	2,225.5	262.8	191.8	3.6	0.7	29,924.1	9,373.6	819.1	240.4	151.9	
2003	146.4	24,776.4	3,643.4	2,172.8	2,222.8	259.4	187.9	4.2	0.9	35,853.0	10,506.7	1,187.9	261.8	270.4	
2004	164.1	29,592.9	4,472.1	2,654.4	2,425.3	345.4	201.7	5.4	1.2	43,869.3	12,308.5	1,271.7	308.3	338.2	
2005	184.6	34,661.9	3,987.5	3,285.8	2,752.2	372.1	196.9	6.6	1.2	57,130.3	14,569.8	1,399.4	384.7	334.0	
2006	208.8	39,826.3	4,333.6	4,506.7	3,002.1	378.7	194.0	7.7	1.1	71,335.8	17,216.8	1,905.2	491.6	251.7	
2007	237.6	47,772.8	5,501.7	5,191.6	3,034.8	409.2	198.4	8.7	1.2	87,989.4	20,954.4	1,928.2	441.8	63.0	
2006	Jan./ Jan.	17.1	3,341.0	339.9	257.9	215.1	30.5	13.4	6.7	57,687.0	14,658.2	1,500.7	390.2	349.3	
	Feb./ Feb.	14.8	2,761.5	329.4	280.1	218.8	30.7	14.2	6.7	58,873.4	14,433.6	1,637.2	386.2	360.1	
	Mac/ Mar.	16.8	3,239.1	363.7	328.4	250.8	32.1	15.5	6.8	60,002.9	14,432.6	1,615.8	386.3	422.5	
	Apr./ Apr.	16.0	3,032.1	324.9	312.4	236.1	30.0	14.6	7.1	60,898.2	14,724.1	1,661.8	412.3	198.6	
	Mei/ May	17.6	3,308.2	347.3	357.8	266.4	31.9	16.3	7.2	62,292.4	15,002.9	1,620.9	394.6	194.7	
	Jun/ Jun.	16.8	3,155.4	340.9	395.0	260.2	32.1	17.6	7.3	63,607.5	15,317.1	1,622.2	403.4	186.1	
	Jul./ Jul.	17.6	3,342.0	381.8	378.9	267.0	38.2	17.0	7.4	65,316.8	15,554.1	1,759.6	412.2	203.6	
	Ogos/ Aug.	18.5	3,492.9	401.0	394.7	265.6	39.9	16.3	7.5	65,969.6	15,983.2	1,738.9	414.6	213.3	
	Sept./ Sept.	17.6	3,368.5	418.6	420.9	267.7	32.3	16.9	7.6	67,321.4	16,254.2	1,796.7	434.8	211.4	
	Okt./ Oct.	18.5	3,503.1	366.7	424.7	252.9	32.4	15.2	7.7	68,787.8	16,468.0	1,865.0	460.6	223.2	
	Nov./ Nov.	17.9	3,409.3	388.0	450.6	245.8	24.6	17.8	7.7	69,954.3	16,614.9	1,918.4	470.6	235.2	
	Dis./ Dec.	19.6	3,873.4	331.3	505.4	255.9	24.0	19.1	7.7	71,335.8	17,216.8	1,905.2	491.6	251.7	
2007	Jan./ Jan.	19.7	3,858.6	528.2	422.6	252.5	36.1	17.2	7.8	72,473.2	17,435.3	1,793.0	503.2	275.4	
	Feb./ Feb.	18.2	3,525.2	419.6	386.4	223.6	32.7	14.6	7.9	73,173.7	17,721.8	1,913.8	445.9	272.8	
	Mac/ Mar.	18.7	3,714.3	439.2	389.0	260.8	34.3	18.3	7.9	75,379.5	17,546.8	1,845.5	417.4	238.9	
	Apr./ Apr.	18.4	3,565.8	443.1	379.5	241.4	30.7	16.4	8.0	75,995.2	17,748.3	1,955.8	433.9	242.4	
	Mei/ May	19.8	3,869.1	448.0	407.8	265.7	35.3	16.1	8.1	77,837.0	17,933.0	1,896.3	435.8	250.5	
	Jun/ Jun.	19.3	3,799.6	417.1	419.5	258.5	32.2	16.6	8.2	78,675.1	18,736.3	1,916.9	439.6	261.4	
	Jul./ Jul.	20.2	4,042.1	509.2	431.2	261.1	38.9	16.4	8.3	79,792.3	19,047.7	1,824.4	442.1	272.4	
	Ogos/ Aug.	20.2	4,150.5	480.1	421.0	257.9	40.5	17.0	8.2	81,143.3	19,422.2	1,859.5	446.4	267.9	
	Sept./ Sept.	19.5	3,983.0	418.2	433.6	244.9	28.6	16.9	8.4	80,688.3	19,513.2	1,929.1	447.3	84.7	
	Okt./ Oct.	21.1	4,311.3	438.3	473.4	251.7	32.3	15.9	8.5	82,997.3	19,676.9	1,920.6	436.4	88.8	
	Nov./ Nov.	20.0	4,181.4	424.6	478.1	259.1	32.8	15.8	8.6	84,802.4	19,975.7	1,908.8	435.3	69.2	
	Dis./ Dec.	22.5	4,771.7	536.1	549.5	257.6	34.8	17.1	8.7	87,989.4	20,954.4	1,928.2	441.8	63.0	
2008	Jan./ Jan.	22.7	4,883.0	529.5	454.0	253.7	36.4	17.8	8.8	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	87,775.8	20,803.4	1,958.2	463.0	66.8	

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.