

## 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 <sup>1</sup>  No. of Card Transactions <sup>1</sup>	Jumlah Belian  Total Purchases			Jumlah Pendahuluan Tunai  Total Cash Advances				Bilangan Kad Dalam Edaran  No. of Cards in Circulation		Amaun Had Kredit Dibenarkan <sup>2</sup>  Amount of Credit Line Extended <sup>2</sup>	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	Pemegang Kad Asing	Pemegang Kad Tempatan	Pemegang Kad Tempatan	Pemegang Kad Asing	Pemegang Kad Tempatan	<3 Bulan <3 Months					>3 hingga 6 Bulan >3 To 6 Months	>6 Bulan >6 Months	
		Local Cardholders	Foreign Cardholders	Local Cardholders	Local Cardholders	Foreign Cardholders	Local Cardholders								
1994	-	2,847.0	993.7	618.7	1,782.0	222.0	62.0	1.25	0.31	-	1,924.1	175.8	52.8	311.8	
1995	-	3,512.5	1,104.7	729.1	2,043.7	298.4	83.0	1.41	0.36	-	2,211.0	237.6	60.0	297.0	
1996	-	5,142.7	1,464.1	1,071.0	3,151.6	242.6	159.1	1.64	0.43	-	2,775.6	296.5	88.7	225.0	
1997	-	6,735.0	1,588.7	1,416.4	4,141.4	275.0	265.0	1.70	0.44	-	3,591.0	526.4	168.9	311.7	
1998	-	6,807.0	2,463.3	978.5	3,091.0	260.6	232.6	1.62	0.43	-	2,784.7	267.0	169.1	417.4	
1999	-	8,803.4	1,791.7	1,162.2	1,737.1	218.0	156.1	1.86	0.48	17,661.6	4,760.2	347.9	78.9	316.9	
2000	-	12,593.3	2,665.2	1,710.6	1,952.9	238.5	182.3	2.29	0.53	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	2.84	0.59	23,927.1	7,680.9	806.8	192.4	178.5	
2002	126.85	20,733.5	3,537.0	2,153.9	2,225.5	262.8	191.8	3.63	0.73	29,924.1	9,373.6	819.1	240.4	151.9	
2003	146.44	24,776.4	3,643.4	2,172.8	2,222.8	259.4	187.9	4.22	0.88	35,853.0	10,506.7	1,187.9	261.8	270.4	
2004	164.12	29,592.9	4,472.1	2,654.4	2,425.3	345.4	201.7	5.37	1.21	43,869.3	12,308.5	1,271.7	308.3	338.2	
2005	184.56	34,661.9	3,987.5	3,285.8	2,752.2	372.1	196.9	6.62	1.20	57,130.3	14,569.8	1,399.4	384.7	334.0	
2006	Jan./ Jan.	17.13	3,341.0	339.9	257.9	215.1	30.5	13.4	6.67	1.20	57,687.0	14,658.2	1,500.7	390.2	349.3
	Feb./ Feb.	14.77	2,761.5	329.4	280.1	218.8	30.7	14.2	6.72	1.21	58,873.4	14,433.6	1,637.2	386.2	360.1
	Mac/ Mar.	16.79	3,239.1	363.7	328.4	250.8	32.1	15.5	6.80	1.23	60,002.9	14,432.6	1,615.8	386.3	422.5
	Apr./ Apr.	15.97	3,032.1	324.9	312.4	236.1	30.0	14.6	7.07	1.06	60,898.2	14,724.1	1,661.8	412.3	198.6
	Mei/ May	17.61	3,308.2	347.3	357.8	266.4	31.9	16.3	7.20	1.06	62,292.4	15,002.9	1,620.9	394.6	194.7
	Jun/ Jun.	16.82	3,155.4	340.9	395.0	260.2	32.1	17.6	7.35	1.05	63,607.5	15,317.1	1,622.2	403.4	186.1
	Jul./ Jul.	17.64	3,342.0	381.8	378.9	267.0	38.2	17.0	7.45	1.05	65,316.8	15,554.1	1,759.6	412.2	203.6
	Ogos/ Aug.	18.45	3,492.9	401.0	394.7	265.6	39.9	16.3	7.52	1.06	65,969.6	15,983.2	1,738.9	414.6	213.3
	Sept./ Sept.	17.55	3,368.5	418.6	420.9	267.7	32.3	16.9	7.63	1.08	67,321.4	16,254.2	1,796.7	434.8	211.4
	Okt./ Oct.	18.48	3,503.1	366.7	424.7	252.9	32.4	15.2	7.71	1.08	68,787.8	16,468.0	1,865.0	460.6	223.2
	Nov./ Nov.	17.93	3,409.3	388.0	450.6	245.8	24.6	17.8	7.69	1.08	69,954.3	16,614.9	1,918.4	470.6	235.2
	Dis./ Dec.	19.64	3,873.4	331.3	505.4	255.9	24.0	19.1	7.71	1.12	71,335.8	17,216.8	1,905.2	491.6	251.7
2007	Jan./ Jan.	19.68	3,858.6	528.2	422.6	252.5	36.1	17.2	7.82	1.13	72,473.2	17,435.3	1,793.0	503.2	275.4
	Feb./ Feb.	18.21	3,525.2	419.6	386.4	223.6	32.7	14.6	7.88	1.14	73,173.7	17,721.8	1,913.8	445.9	272.8
	Mac/ Mar.	18.67	3,714.3	439.2	389.0	260.8	34.3	18.3	7.94	1.14	75,379.5	17,546.8	1,845.5	417.4	238.9
	Apr./ Apr.	18.40	3,565.8	443.1	379.5	241.4	30.7	16.4	8.01	1.15	75,995.2	17,748.3	1,955.8	433.9	242.4
	Mei/ May	19.81	3,869.1	448.0	407.8	265.7	35.3	16.1	8.12	1.15	77,837.0	17,933.0	1,896.3	435.8	250.5
	Jun/ Jun.	19.30	3,799.6	417.1	419.5	258.5	32.2	16.6	8.18	1.16	78,675.1	18,736.3	1,916.9	439.6	261.4
	Jul./ Jul.	20.22	4,042.1	509.2	431.2	261.1	38.9	16.4	8.28	1.17	79,792.3	19,047.7	1,824.4	442.1	272.4
	Ogos/ Aug.	20.21	4,150.5	480.1	421.0	257.9	40.5	17.0	8.22	1.15	81,143.3	19,422.2	1,859.5	446.4	267.9
	Sept./ Sept.	19.52	3,983.0	418.2	433.6	244.9	28.6	16.9	8.37	1.16	80,688.3	19,513.2	1,929.1	447.3	84.7

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.