

# 2.30 Operasi Kad Kredit Di Malaysia

## Credit Card Operations In Malaysia

RM Juta/Unit (juta)

RM million/Unit (million)

Tempoh	URUSNIAGA BAGI TEMPOH TRANSACTIONS DURING THE PERIOD							URUSNIAGA PADA AKHIR TEMPOH TRANSACTIONS AS AT END OF PERIOD							
	Bilangan Urusniaga Menggunakan Kad <sup>1</sup>	Jumlah Belian			Jumlah Pendahuluan Tunai				Bilangan Kad Dalam Edaran		Amaun Had Kredit Dibenarkan <sup>2</sup>	Jumlah Baki Tertunggak dari Pemegang Kad			
		Total Purchases			Total Cash Advances				No. of Cards in Circulation			Total Outstanding Balances Due from Cardholders			
		Dalam Malaysia		Luar Negara	Dalam Malaysia		Luar Negara		Kad Utama	Kad Tambahan		Baki Semasa	Baki Melebihi Tempoh		
		In Malaysia		Abroad	In Malaysia		Abroad						Overdue Balances		
No. of Card Transactions <sup>1</sup>	Pemegang Kad Tempatan	Pemegang Kad Asing	Pemegang Kad Tempatan	Pemegang Kad Tempatan	Pemegang Kad Asing	Pemegang Kad Tempatan	Principal Cards	Supplementary Cards	Amount of Credit Line Extended <sup>2</sup>	Current Balances	<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		
Period	Local Cardholders	Foreign Cardholders	Local Cardholders	Local Cardholders	Foreign Cardholders	Local Cardholders	Principal Cards	Supplementary Cards	Amount of Credit Line Extended <sup>2</sup>	Current Balances	<3 Months	>3 To 6 Months	>6 Months		
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	
2005	Jan./ Jan.	14.58	2,797.7	358.2	227.3	209.2	29.4	5.44	1.22	47,387.3	12,483.8	1,275.5	332.7	357.5	
	Feb./ Feb.	13.38	2,520.3	301.3	222.2	194.2	27.3	5.54	1.23	48,266.2	12,382.1	1,461.1	347.5	369.6	
	Mac/ Mar.	14.74	2,780.5	365.7	277.8	240.3	32.2	5.63	1.25	48,775.6	12,388.9	1,344.5	330.4	327.9	
	Apr./ Apr.	14.20	2,588.5	312.3	262.6	227.0	27.9	5.69	1.26	49,385.4	12,526.0	1,346.6	339.9	330.1	
	Mei/ May	15.24	2,759.0	306.0	261.8	227.2	30.9	5.73	1.28	49,971.5	12,691.1	1,388.5	348.2	310.2	
	Jun/ Jun.	14.90	2,765.6	306.7	282.4	227.4	29.5	5.82	1.31	51,263.5	12,942.1	1,339.0	429.6	302.9	
	Jul./ Jul.	15.38	2,874.3	341.4	271.4	230.1	36.2	5.91	1.35	51,945.8	13,086.2	1,369.2	350.2	326.9	
	Ogos/ Aug.	16.39	3,037.8	364.0	251.0	240.8	36.8	6.00	1.37	52,657.4	13,476.5	1,341.7	357.4	347.3	
	Sept./ Sept.	16.00	2,984.0	326.6	280.7	248.6	29.9	6.08	1.39	53,432.6	13,653.6	1,344.1	349.9	322.2	
	Okt./ Oct.	16.18	3,114.1	309.9	277.5	237.2	28.6	6.15	1.40	55,582.3	13,834.0	1,263.1	358.5	342.1	
	Nov./ Nov.	15.80	2,941.6	314.6	314.8	226.3	30.7	6.19	1.41	56,148.4	14,042.1	1,463.9	361.8	331.9	
	Dis./ Dec.	17.77	3,498.5	380.8	356.2	243.9	32.8	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	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	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	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	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	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	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	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	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	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	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	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	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	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	7.88	1.14	73,173.7	17,721.8	1,913.8	445.9	272.8	

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.