

# 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			Jumlah Pendahuluan Tunai			Bilangan Kad Dalam Edaran		Amaun Had Kredit Dibenarkan <sup>2</sup>  Amount of Credit Line Extended <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 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	
Local Cardholders	Foreign Cardholders	Local Cardholders	Local Cardholders	Foreign Cardholders	Local Cardholders	Principal Cards	Supplementary Cards	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	15.3	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	16.4	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	17.6	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	17.4	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	17.3	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	17.5	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	16.3	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	16.6	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	16.1	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	15.8	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	15.1	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	15.5	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.	19.65	3,855.0	528.2	422.5	250.8	36.1	17.2	7.79	1.13	72,371.9	17,394.1	1,790.1	497.5	275.2

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.