

Appendix

III.30 Operasi Kad Kredit Di Malaysia
Credit Card Operations in Malaysia

Item	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001		Items
	Akhir Tempoh End of Period										Suku 1 1st Qtr.	
('000 unit) Bilangan kad dalamedaran - utama - tambahan	981.2 201.0	1,008.0 252.9	1,254.0 314.0	1,408.5 355.8	1,638.8 425.9	1,698.3 442.1	1,617.9 432.1	1,861.7 483.5	2,288.9 527.9	2,940.9 508.8	2,441.9 531.1	Number of cards in circulation - principal - supplementary
Bilangan pemegang kad dengan kad boleh dibayar semula	679.3	742.9	699.2	804.2	1,037.0	1,254.7	968.1	1,357.0	1,787.4	-	-	Number of cardholders with rollover balances
(RM juta) Jumlah dijangka diterima - semasa - tertunggak 1 hingga 3 bulan - tertunggak 3 hingga 6 bulan - 6 bulan dan ke atas	1,357.6 188.2 38.8 362.2	1,562.0 183.5 46.5 467.2	1,924.1 175.8 52.8 311.8	2,211.0 237.6 80.0 297.0	2,775.6 298.5 88.7 225.0	3,591.0 528.4 188.9 311.7	2,784.7 287.0 169.1 417.4	4,760.2 347.8 78.9 316.9	8,512.6 448.5 140.7 228.8	8,337.7 665.3 161.9 167.7	6,732.3 680.0 162.5 155.0	(RM million) Total outstanding receivables - current - overdue 1 to 3 months - overdue 3 to 6 months - 6 months and above
Penjualan hutang lapuk	165.6	148.2	97.5	157.1	140.8	208.8	381.8	159.2	223.4	-	-	Provisions for bad debt
Fee dan tunggah	57.6	111.6	95.2	111.1	78.9	97.8	110.1	45.4	56.3	-	-	Interest-in-suspense
Pada Tempoh Berhenti During the period												
(RM juta) Pembelian di Malaysia oleh pemegang-pemegang kad	2,033.0	2,260.0	2,847.0	3,512.5	5,142.7	6,735.0	6,607.0	8,803.4	12,593.8	3,548.1	3,840.4	(RM million) Purchases in Malaysia by cardholders
Pembelian di luar negara oleh pemegang-pemegang kad	383.5	510.7	618.7	729.1	1,071.0	1,416.4	978.5	1,162.2	1,710.6	442.5	472.0	Purchases abroad by cardholders
Pendahuluan tunai di Malaysia oleh pemegang-pemegang kad	1,216.1	1,488.3	1,762.0	2,043.7	3,151.6	4,141.4	3,081.0	1,737.1	1,952.9	458.8	500.3	Cash advances in Malaysia by cardholders
Pendahuluan tunai di luar negara oleh pemegang-pemegang kad	45.6	52.7	62.0	63.0	158.1	265.0	232.6	156.1	162.3	46.4	50.7	Cash advances abroad by cardholders
Pembelian di Malaysia oleh pemegang-pemegang kad asing	704.3	916.9	963.7	1,104.7	1,464.1	1,588.7	2,483.3	1,791.7	2,665.2	730.7	733.5	Purchases in Malaysia by foreign cardholders
Pendahuluan tunai di Malaysia oleh pemegang-pemegang kad asing	126.4	159.8	222.0	266.4	242.6	275.0	260.6	218.0	238.5	56.1	56.3	Cash advances in Malaysia by foreign cardholders