

III.27 Keperluan Rizab Berkanun dan Harta Mudah Tunai

Statutory Reserve and Liquidity Asset Requirement

Tempoh sebelum pengamatan berkuatkuasanya kepada Rangka Kerja Likuiditi Baru	Akhir tempoh	Bank Perdagangan				Syarikat Kewangan				Bank Saudagar			
		Keperluan rizab berkanun		Keperluan harta mudah tunai		Keperluan rizab berkanun		Keperluan harta mudah tunai		Keperluan rizab berkanun		Keperluan harta mudah tunai	
		Statutory reserve requirement		Liquidity asset requirement		Statutory reserve requirement		Liquidity asset requirement		Statutory reserve requirement		Liquidity asset requirement	
		Rizab berkanun	Harta mudah tunai	Tanggungan yang layak	Nisbah mudah tunai	Rizab berkanun	Harta mudah tunai	Tanggungan yang layak	Nisbah mudah tunai	Rizab berkanun	Harta mudah tunai	Tanggungan yang layak	Nisbah mudah tunai
		Statutory reserve	Liquid assets	Eligible liabilities	Liquidity ratio	Statutory reserve	Liquid assets	Eligible liabilities	Liquidity ratio	Statutory reserve	Liquid assets	Eligible liabilities	Liquidity ratio
RM juta/RM million	RM juta/RM million			Peratus/Percent	RM juta/RM million	RM juta/RM million			Peratus/Percent	RM juta/RM million	RM juta/RM million		
Tempoh selepas ¹	1992	7,379.8	15,416.1	87,557.8	18.0	3,165.4	4,455.9	37,870.8	12.1	763.3	1,565.0	9,219.1	17.9
	1993	7,932.3	16,599.0	93,792.0	18.0	3,718.8	5,246.0	44,543.1	12.0	886.4	1,836.5	10,525.9	18.3
	1994	14,074.5	21,650.0	127,561.4	17.9	5,945.7	6,378.7	52,659.9	12.4	1,408.0	1,923.2	12,647.6	15.8
	1995	18,518.8	27,878.1	164,538.3	17.5	7,640.2	8,270.8	67,650.1	12.5	1,546.2	2,048.0	13,920.9	15.3
	1996	27,973.2	36,570.0	180,289.8	20.3	12,050.4	11,150.5	85,375.3	13.1	2,643.3	2,992.0	15,853.5	18.9
	1997	37,131.0	46,098.4	258,562.2	17.8	16,043.1	11,841.7	116,838.2	10.1	3,466.4	2,540.3	25,390.3	10.0
	1998	10,624.4	44,071.1	245,790.1	17.9	3,475.2	12,046.1	85,991.1	14.0	852.8	4,317.3	21,309.8	20.3
	1999	10,476.2	21,184.9	107,867.2	19.6	3,174.2	10,017.6	53,446.8	18.7	833.7	3,636.3	17,970.8	20.2
	2000	10,087.8	12,861.1	69,540.9	18.5	3,029.3	4,164.9	28,770.8	14.5	866.6	1,504.1	6,176.9	24.4
	2001	10,623.3	-	135,419.4	-	3,110.1	-	51,804.5	-	830.7	-	9,078.3	-
	2002 Jan.	11,486.8	-	136,672.3	-	3,171.7	-	52,706.2	-	842.9	-	8,847.5	-
	Feb.	11,023.2	-	138,905.5	-	3,182.2	-	53,086.4	-	853.4	-	8,359.0	-
	Mar.	11,237.8	-	148,139.1	-	3,190.1	-	54,041.9	-	812.7	-	8,156.4	-
	Apr.	11,232.2	-	136,887.0	-	3,229.4	-	53,380.9	-	806.1	-	7,910.4	-
	May	11,031.0	-	138,904.5	-	3,173.4	-	52,338.0	-	782.5	-	7,885.4	-
	June	11,358.1	-	136,908.3	-	3,170.2	-	38,423.5	-	792.1	-	7,769.5	-
	July	11,367.8	-	139,968.7	-	3,191.0	-	58,602.9	-	814.0	-	7,963.5	-
	Aug.	11,115.3	-	137,236.7	-	3,198.6	-	57,372.0	-	808.3	-	7,666.8	-
	Sep.	10,645.0	-	137,441.4	-	3,193.6	-	58,272.3	-	823.5	-	7,598.4	-
Oct.	11,606.3	-	141,753.2	-	3,224.1	-	59,037.0	-	819.5	-	7,473.6	-	
Nov.	11,587.1	-	139,899.3	-	3,233.3	-	59,303.5	-	848.5	-	7,558.3	-	
Dec.	10,735.1	-	142,720.2	-	3,322.7	-	46,580.8	-	819.9	-	7,658.1	-	
2003 Jan.	11,690.7	-	142,447.2	-	3,388.7	-	54,159.9	-	853.8	-	7,635.3	-	
Feb.	11,568.8	-	143,238.3	-	3,383.3	-	61,123.7	-	836.1	-	7,572.7	-	
Mar.	11,461.1	-	155,221.7	-	3,410.0	-	62,563.0	-	834.6	-	8,103.6	-	
Apr.	11,500.4	-	144,303.8	-	3,328.1	-	64,106.1	-	826.1	-	7,786.9	-	
May	10,912.0	-	118,737.3	-	3,394.3	-	65,326.9	-	815.2	-	7,831.6	-	
June	11,108.4	-	118,835.2	-	3,354.2	-	67,313.3	-	801.2	-	7,692.0	-	
July	12,368.5	-	123,908.0	-	3,443.1	-	67,963.5	-	812.3	-	8,049.5	-	
Aug.	12,113.8	-	148,681.2	-	3,457.7	-	65,962.8	-	810.6	-	8,042.2	-	
Sep.	12,056.0	-	123,157.9	-	3,497.7	-	64,273.8	-	831.4	-	7,892.4	-	
Oct.	12,126.0	-	123,391.4	-	3,504.6	-	64,947.6	-	878.5	-	8,321.9	-	
Nov.	12,304.0	-	144,342.0	-	3,441.0	-	64,410.2	-	889.0	-	8,384.8	-	
Dec.	11,590.4	-	120,629.0	-	3,499.7	-	64,924.3	-	918.8	-	8,537.2	-	
2004 Jan.	12,021.7	-	144,662.6	-	3,589.5	-	65,469.8	-	887.6	-	8,075.1	-	
Feb.	12,155.1	-	118,935.2	-	3,614.3	-	66,349.0	-	867.8	-	8,073.3	-	
Mar.	12,031.7	-	121,351.4	-	3,579.3	-	66,474.5	-	823.3	-	7,999.4	-	
Apr.	12,095.8	-	117,653.0	-	3,568.1	-	65,437.9	-	790.9	-	7,434.9	-	
May	11,611.0	-	118,151.5	-	3,569.4	-	65,849.5	-	733.3	-	7,297.8	-	
Jun	12,038.4	-	143,936.3	-	3,648.9	-	65,471.1	-	742.4	-	7,232.1	-	
Jul	12,535.5	-	120,399.8	-	3,654.1	-	66,491.6	-	772.4	-	8,191.4	-	
Aug.	12,651.9	-	117,603.3	-	3,374.1	-	64,164.8	-	773.4	-	8,160.8	-	
Sep.	13,315.3	-	133,418.3	-	2,729.9	-	47,642.5	-	720.0	-	7,696.7	-	
Oct.	14,676.4	-	133,695.4	-	2,121.1	-	33,919.4	-	747.0	-	7,952.5	-	
Nov.	14,809.2	-	138,416.8	-	1,754.1	-	28,043.2	-	778.4	-	8,094.0	-	
Dec.	15,092.5	-	147,471.5	-	1,768.4	-	17,706.2	-	789.9	-	8,070.4	-	
2005 Jan.	15,422.2	-	150,367.0	-	1,789.0	-	17,136.3	-	789.5	-	7,725.3	-	
Feb.	15,183.3	-	160,683.4	-	1,800.7	-	28,655.0	-	791.5	-	7,630.9	-	
Mar.	15,517.6	-	161,564.0	-	1,807.1	-	23,279.5	-	723.9	-	8,198.1	-	
Apr.	15,871.1	-	152,619.9	-	1,826.6	-	29,260.9	-	725.5	-	7,595.7	-	
May	16,108.6	-	154,786.0	-	1,864.0	-	30,107.4	-	741.6	-	8,065.9	-	
Jun	17,375.5	-	172,639.4	-	668.0	-	7,785.6	-	768.6	-	7,624.4	-	
Jul	16,944.4	-	179,722.5	-	675.4	-	1,895.3	-	732.0	-	7,054.3	-	
Aug.	16,340.2	-	170,048.3	-	684.0	-	1,719.4	-	715.6	-	6,644.3	-	
Sep.	16,046.8	-	170,647.1	-	688.1	-	1,824.0	-	683.9	-	6,414.2	-	
Oct.	16,506.4	-	176,448.3	-	709.6	-	1,988.7	-	674.8	-	6,943.9	-	
Nov.	17,980.5	-	177,598.6	-	721.3	-	1,890.9	-	550.2	-	7,631.7	-	
Dec.	16,690.6	-	180,399.4	-	726.1	-	2,029.6	-	515.4	-	8,140.5	-	
2006 Jan.	18,793.6	-	178,464.5	-	-	-	-	-	525.6	-	7,454.5	-	
Feb.	18,704.7	-	170,878.4	-	-	-	-	-	537.9	-	8,153.2	-	

¹ Mulai Januari 1999, seestengah institusi perbankan telah berpindah kepada Rangka Kerja Mudah Tunai Baru. Institusi-institusi berkenaan adalah dikeluarkan daripada data bagi keperluan harta mudah tunai (harta mudah tunai, tanggungan yang layak, nisbah mudah tunai) mulai Januari 1999. Bermula daripada 1 Januari 2001, semua institusi perbankan telah berpindah kepada Rangka Kerja Mudah Tunai Baru (sila rujuk Jadual III.28).

¹ Beginning January 1999, some banking institutions migrated to the New Liquidity Framework. These institutions were excluded from the data on liquid asset requirement (liquid assets, eligible liabilities, liquidity ratio) from January 1999 onwards. Since 1 January 2001, all banking institutions have moved to the New Liquidity Framework (see Table III.28).