

# III.27 Keperluan Rizab Berkanun dan Harta Mudah Tunai

## Statutory Reserve and Liquidity Asset Requirement

Tempoh sebelum pengenalan Rangka Kerja Mudah Tunai Baru Period prior to the introduction of the New Liquidity Framework	Akhir tempoh End-period	Bank Perdagangan Commercial Banks				Syarikat Kewangan Finance Companies				Bank Saudagar Merchant Banks						
		Keperluan rizab berkanun Statutory reserve requirement	Keperluan harta mudah tunai Liquid asset requirement			Keperluan rizab berkanun Statutory reserve requirement	Keperluan harta mudah tunai Liquid asset requirement			Keperluan rizab berkanun Statutory reserve requirement	Keperluan harta mudah tunai Liquid asset requirement					
		Rizab berkanun Statutory reserve	Harta mudah tunai Liquid assets	Tanggungan yang layak Eligible liabilities	Nisbah mudah tunai Liquidity ratio	Rizab berkanun Statutory reserve	Harta mudah tunai Liquid assets	Tanggungan yang layak Eligible liabilities	Nisbah mudah tunai Liquidity ratio	Rizab berkanun Statutory reserve	Harta mudah tunai Liquid assets	Tanggungan yang layak Eligible liabilities	Nisbah mudah tunai 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			Peratus/Percent
1985	1,897.6	10,618.0	48,138.1	22.5	298.3	1,331.6	12,096.6	11.0	101.0	512.2	4,148.2	12.7				
1986	1,772.6	10,373.4	51,278.9	20.4	378.6	1,477.9	12,615.2	11.7	118.6	490.6	3,909.2	12.4				
1987	1,794.2	12,372.5	52,395.1	24.1	390.0	1,636.5	13,078.5	12.6	118.8	638.5	3,893.7	16.4				
1988	1,908.7	12,587.5	57,757.3	23.1	440.4	2,358.1	14,868.9	16.2	139.0	889.4	4,651.2	19.3				
1989	3,380.1	12,949.2	64,342.2	19.9	981.9	2,334.3	18,250.7	13.0	323.6	1,017.4	6,019.8	17.0				
1990	4,860.0	13,282.4	72,322.2	18.4	1,575.8	2,957.4	24,943.7	12.1	465.8	1,174.8	7,160.1	16.5				
1991	6,540.6	15,382.1	86,259.2	18.0	2,382.4	3,791.2	32,074.6	12.0	600.4	1,333.6	8,221.4	16.8				
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	180,283.6	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 Jan.	11,498.7	-	219,024.7	-	3,084.1	-	66,463.0	-	897.2	-	22,175.4	-				
Feb.	11,156.4	-	210,542.3	-	3,069.3	-	59,520.1	-	929.4	-	23,961.2	-				
Mar.	11,384.8	-	190,410.1	-	3,061.3	-	53,418.4	-	932.4	-	14,946.1	-				
Apr.	11,572.0	-	146,072.6	-	3,038.4	-	51,652.0	-	877.2	-	9,453.8	-				
May	10,887.3	-	160,116.0	-	3,022.7	-	51,197.7	-	837.6	-	7,239.1	-				
June	11,383.7	-	148,776.6	-	3,030.9	-	50,322.8	-	850.3	-	9,794.1	-				
July	11,744.7	-	159,491.3	-	3,004.6	-	50,874.0	-	850.2	-	9,924.1	-				
Aug.	11,461.2	-	154,296.9	-	3,090.1	-	51,688.6	-	881.9	-	9,608.6	-				
Sep.	11,588.3	-	184,351.4	-	3,068.6	-	51,412.7	-	882.6	-	9,456.4	-				
Oct.	10,899.6	-	155,437.5	-	3,073.0	-	51,472.9	-	866.7	-	9,329.5	-				
Nov.	11,289.0	-	149,824.1	-	3,090.4	-	51,523.4	-	862.3	-	9,111.6	-				
Dec.	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	-	60,153.0	-	819.9	-	7,658.1	-				
2003 Jan.	11,690.7	-	142,509.3	-	3,388.7	-	59,943.9	-	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	11,109.4	-	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	-				

1 Mulai Januari 1999, sesetengah institusi perbankan telah berpindah kepada Rangka Kerja Mudah Tunai Baru. Institusi-institusi berkenaan adalah dikecualikan 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).