

# III.27 Keperluan Rizab Berkanun dan Harta Mudah Tunai

## Statutory Reserve and Liquidity Asset Requirement

Akhir tempoh  End-period	Bank Perdagangan <i>Commercial Banks</i>				Syarikat Kewangan <i>Finance Companies</i>				Bank Saudagar <i>Merchant Banks</i>				
	Keperluan rizab berkanun <i>Statutory reserve requirement</i>		Keperluan harta mudah tunai <i>Liquid asset requirement</i>		Keperluan rizab berkanun <i>Statutory reserve requirement</i>		Keperluan harta mudah tunai <i>Liquid asset requirement</i>		Keperluan rizab berkanun <i>Statutory reserve requirement</i>		Keperluan harta mudah tunai <i>Liquid asset requirement</i>		
	Rizab berkanun <i>Statutory reserve</i>	Harta mudah tunai <i>Liquid assets</i>	Tanggungan yang layak <i>Eligible liabilities</i>	Nisbah mudah tunai <i>Liquidity ratio</i>	Rizab berkanun <i>Statutory reserve</i>	Harta mudah tunai <i>Liquid assets</i>	Tanggungan yang layak <i>Eligible liabilities</i>	Nisbah mudah tunai <i>Liquidity ratio</i>	Rizab berkanun <i>Statutory reserve</i>	Harta mudah tunai <i>Liquid assets</i>	Tanggungan yang layak <i>Eligible liabilities</i>	Nisbah mudah tunai <i>Liquidity ratio</i>	
	RM juta/RM million	RM juta/RM million	RM juta/RM million	Peratus/Percent	RM juta/RM million	RM juta/RM million	RM juta/RM million	Peratus/Percent	RM juta/RM million	RM juta/RM million	RM juta/RM million	Peratus/Percent	
1980	1,169.4	5,484.3	23,737.8	23.4	89.6	511.4	3,650.2	14.3	18.1	241.3	1,435.3	17.8	
1981	1,374.5	7,428.1	28,267.3	27.0	115.8	594.6	4,069.8	12.8	26.8	251.4	1,916.3	14.1	
1982	1,581.0	8,347.5	32,234.1	26.4	139.2	652.3	5,651.3	11.7	33.6	293.9	2,303.2	13.1	
1983	1,852.7	8,593.4	38,462.1	23.2	179.8	803.5	7,305.4	11.2	44.6	403.0	3,162.7	13.6	
1984	2,141.7	10,395.2	43,788.4	24.2	242.9	1,056.4	9,745.4	10.9	55.2	447.4	3,779.5	12.2	
1985	1,897.6	10,618.0	48,138.1	22.5	298.3	1,331.6	12,096.6	11.2	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	12,815.2	11.7	116.6	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	116.8	638.5	3,883.7	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	12.0	763.3	1,565.0	9,219.1	17.9	
1993	7,932.3	16,599.0	93,792.3	18.0	3,718.8	5,246.0	44,543.1	12.1	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	Jan.	28,868.6	37,332.6	203,730.5	18.3	12,503.0	11,789.7	90,136.4	13.1	2,724.7	2,986.0	19,427.2	15.4
	Feb.	29,773.2	38,456.1	216,438.3	17.8	12,772.2	11,957.4	93,664.0	12.6	2,835.4	3,214.9	20,468.0	15.7
	Mac	30,431.8	38,595.6	205,404.0	18.8	13,085.4	12,065.5	96,144.4	12.5	2,909.0	3,242.1	21,338.1	15.2
	Apr.	31,158.6	39,645.9	221,992.0	17.9	13,385.5	12,107.8	98,576.7	12.3	3,060.9	3,340.2	22,099.7	15.1
	Mei	31,759.0	40,293.4	229,258.3	17.7	13,698.4	12,576.9	100,850.3	12.5	3,076.5	3,130.6	22,698.1	15.8
	Jun	32,385.5	42,106.4	226,812.4	18.6	13,866.8	12,905.0	102,244.1	12.6	3,082.2	3,257.5	22,806.9	14.3
	Jul.	33,033.2	42,403.8	243,262.4	17.4	14,175.8	12,967.2	105,034.8	12.3	3,129.1	4,027.0	23,095.3	17.4
	Ogos	34,153.6	42,129.0	247,904.8	17.0	14,782.3	13,601.1	107,909.2	12.6	3,156.3	3,406.1	23,186.7	14.7
	Sep.	33,931.9	43,950.1	251,989.9	17.4	15,109.3	12,560.8	111,838.1	11.2	3,164.1	3,417.4	23,402.4	14.6
	Okt.	34,947.3	44,324.7	250,462.2	17.7	15,450.4	12,809.3	114,277.5	11.2	3,267.1	3,488.1	24,107.8	14.5
	Nov.	35,911.5	45,721.9	256,995.4	17.8	15,604.0	12,514.8	115,254.3	10.9	3,399.2	3,548.7	25,113.8	14.1
	Dis.	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	Jan.	38,544.7	47,850.5	248,394.4	19.3	15,785.3	11,451.0	115,120.1	9.9	3,428.4	3,522.3	24,786.0	14.2
	Feb.	29,036.3	47,661.4	287,279.3	16.6	11,555.7	11,438.3	115,135.7	9.9	2,495.1	3,617.1	24,446.3	14.8
	Mac	27,920.3	45,983.9	277,856.2	16.5	10,985.7	12,348.0	109,509.7	11.3	2,391.9	3,533.3	23,828.1	14.8
	Apr.	27,569.7	46,192.8	272,096.8	17.0	10,731.9	12,797.8	107,007.5	12.0	2,345.8	3,252.6	23,411.0	13.9
	Mei	27,503.0	45,145.0	270,542.7	16.7	10,571.3	12,576.0	105,536.4	12.3	2,311.3	3,281.7	23,107.8	14.2
	Jun	26,366.6	45,491.9	268,613.5	16.9	10,470.6	12,842.0	104,305.1	11.9	2,285.9	3,301.0	22,861.2	14.4
	Jul.	22,012.4	45,301.9	270,708.4	16.7	8,076.6	12,033.0	100,490.9	12.0	1,822.5	3,145.1	22,754.5	13.8
	Ogos	21,469.3	44,770.6	265,470.1	16.9	7,786.2	11,658.4	96,137.5	12.1	1,778.5	3,149.3	22,226.4	14.2
	Sep.	11,263.5	41,904.2	267,630.8	15.7	3,778.6	11,408.6	94,382.0	12.1	886.3	3,248.1	22,137.6	14.7
	Okt.	10,383.3	42,046.8	256,148.2	16.4	3,617.9	12,022.5	89,813.3	13.4	848.2	3,441.4	21,105.0	16.3
	Nov.	10,107.0	42,041.0	256,777.1	16.4	3,541.3	11,695.2	87,877.2	13.3	853.4	3,689.9	21,236.7	17.4
	Dis.	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	Jan.	10,742.8	28,813.3	173,046.9	16.7	3,408.3	10,999.9	77,620.8	14.2	876.5	4,471.4	21,747.4	20.6
	Feb.	10,449.5	28,826.6	169,862.3	17.0	3,389.8	12,350.9	76,674.4	16.1	861.2	4,477.4	21,548.1	20.8
	Mac	10,225.7	29,077.6	169,885.3	17.1	3,406.2	11,387.5	77,491.2	14.7	849.0	4,168.3	21,533.5	19.4
	Apr.	10,389.8	29,952.0	170,685.0	17.5	3,268.0	12,644.2	73,598.8	17.2	829.9	3,921.1	21,192.2	18.5
	Mei	10,176.3	28,845.6	170,307.6	16.9	3,220.6	13,686.2	72,350.5	18.9	805.4	4,136.8	20,858.1	19.8
	Jun	10,399.3	29,245.2	170,127.2	17.2	3,216.3	13,990.9	72,415.9	19.3	807.8	4,200.6	20,613.3	20.4
	Jul.	10,400.1	20,142.6	112,128.5	18.0	3,238.3	10,557.0	56,325.3	18.7	812.7	3,710.1	20,865.7	17.8
	Aug.	10,570.3	19,728.1	112,438.2	17.5	3,216.5	10,324.9	54,903.9	18.6	789.0	3,285.7	19,087.7	18.2
	Sep.	9,949.5	19,690.0	110,274.6	17.7	3,172.3	10,000.0	55,074.7	18.2	782.4	3,145.1	17,625.8	18.1
	Okt.	10,721.7	19,128.6	109,322.8	17.5	3,129.1	9,802.2	53,981.0	18.2	781.0	3,195.9	17,285.9	18.5
	Nov.	10,464.5	20,278.3	108,085.1	18.8	3,133.1	9,197.8	53,767.8	17.1	812.5	3,078.7	17,551.6	17.5
	Dec.	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	Jan.	10,773.4	20,055.1	109,748.9	18.3	3,278.9	9,730.0	53,571.9	18.2	836.0	3,279.4	17,936.5	18.3
	Feb.	10,758.7	21,270.3	108,550.4	19.6	3,132.6	9,507.3	53,658.1	17.7	836.6	3,335.0	17,521.9	19.0
	Mar.	10,119.3	20,757.8	108,265.7	19.2	3,111.3	9,291.7	52,878.6	17.6	823.8	3,407.5	17,470.5	19.5
	Apr.	10,161.5	20,235.4	107,228.1	18.9	3,076.9	9,181.8	52,100.9	17.6	814.1	2,089.5	8,235.7	25.4
	May	10,486.4	20,461.5	106,372.3	19.2	3,059.8	8,923.5	51,713.0	17.3	815.6	1,908.7	8,321.7	22.9
	June	10,421.2	19,746.5	99,613.1	19.8	3,031.4	6,729.5	41,137.4	16.4	800.0	2,016.7	8,119.8	24.8
	July	10,918.8	18,302.7	101,641.3	18.0	2,998.6	6,634.7	40,554.8	16.4	803.0	1,844.6	8,161.1	22.6
	Aug.	10,842.2	17,754.4	102,946.5	17.2	2,972.6	6,912.8	40,129.3	17.2	827.2	1,787.4	8,155.3	21.9
	Sep.	11,304.4	12,960.1	74,573.3	16.8	2,948.6	6,853.2	39,935.1	17.2	808.4	1,748.9	7,946.7	22.0
	Okt.	11,430.0	11,430.0	73,923.9	17.3	2,932.9	6,684.9	39,486.0	16.8	838.2	1,781.8	8,048.6	22.1
	Nov.	10,833.3	12,026.0	73,230.8	16.4	2,869.7	4,312.0	28,130.3	14.8	877.2	1,722.8	7,872.4	21.9
	Dec.	10,062.3	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

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).