

III.28 Rangka Kerja Mudah Tunai Baru¹ New Liquidity Framework¹

RM juta														RM million				
Akhir tempoh End-period	Bank perdagangan Commercial banks				Syarikat Kewangan Finance Companies				Bank Saudagar Merchant Banks									
	Lebihan Mudah Tunai <= 1 minggu		Lebihan Mudah Tunai > 1 minggu - 1 bulan		Lebihan Mudah Tunai <= 1 minggu		Lebihan Mudah Tunai > 1 minggu - 1 bulan		Lebihan Mudah Tunai <= 1 minggu		Lebihan Mudah Tunai > 1 minggu - 1 bulan							
	Liquidity Surplus <= 1 week		Liquidity Surplus > 1 week - 1 month		Liquidity Surplus <= 1 week		Liquidity Surplus > 1 week - 1 month		Liquidity Surplus <= 1 week		Liquidity Surplus > 1 week - 1 month							
	Keperluan Pematuhan ² Compliance Requirement ²	Lebihan ³ Net Surplus ³	Keperluan Pematuhan ² Compliance Requirement ²	Lebihan ³ Net Surplus ³	Keperluan Pematuhan ² Compliance Requirement ²	Lebihan ³ Net Surplus ³	Keperluan Pematuhan ² Compliance Requirement ²	Lebihan ³ Net Surplus ³	Keperluan Pematuhan ² Compliance Requirement ²	Lebihan ³ Net Surplus ³	Keperluan Pematuhan ² Compliance Requirement ²	Lebihan ³ Net Surplus ³						
1998 Dis./Dec.	4,988	(5%)	6,660	(7%)	6,986	(7%)	9,732	794	(5%)	918	2,381	(15%)	1,247	0	(5%)	0	(15%)	0
1999 Jan./Jan.	5,037	(5%)	5,878	(7%)	7,051	(7%)	9,425	830	(5%)	1,423	2,463	(15%)	1,475	0	(5%)	0	(15%)	0
1999 Feb./Feb.	5,154	(5%)	7,149	(7%)	7,215	(7%)	12,755	850	(5%)	1,255	2,552	(15%)	1,371	0	(5%)	0	(15%)	0
1999 Mac/Mar.	5,117	(5%)	8,234	(7%)	7,163	(7%)	11,871	863	(5%)	1,781	2,587	(15%)	1,791	0	(5%)	0	(15%)	0
1999 Apr./Apr.	5,265	(5%)	6,078	(7%)	7,372	(7%)	11,772	902	(5%)	1,390	2,706	(15%)	1,742	0	(5%)	0	(15%)	0
1999 Mei/May	5,505	(5%)	8,742	(7%)	7,710	(7%)	14,592	863	(5%)	1,457	2,590	(15%)	1,293	0	(5%)	0	(15%)	0
1999 Jun./Jun.	5,174	(5%)	8,871	(7%)	7,243	(7%)	14,899	908	(5%)	1,447	2,725	(15%)	1,604	0	(5%)	0	(15%)	0
1999 Jul./Jul.	5,653	(5%)	6,898	(7%)	7,914	(7%)	16,914	897	(5%)	979	2,690	(15%)	1,555	0	(5%)	0	(15%)	0
1999 Aug./Aug.	5,676	(5%)	11,572	(7%)	7,947	(7%)	18,103	898	(5%)	2,155	2,695	(15%)	2,009	51	(5%)	168	(15%)	566
1999 Sep./Sep.	3,411	(3%)	11,570	(5%)	5,685	(5%)	21,011	897	(5%)	1,454	1,255	(7%)	2,541	31	(3%)	334	(5%)	728
1999 Okt./Oct.	5,484	(3%)	17,546	(5%)	9,077	(5%)	29,898	1,371	(5%)	4,933	1,919	(7%)	676	43	(3%)	298	(5%)	781
1999 Nov./Nov.	5,367	(3%)	13,872	(5%)	8,931	(5%)	33,639	1,409	(5%)	4,274	1,972	(7%)	7,030	75	(3%)	419	(5%)	917
1999 Dis./Dec.	5,624	(3%)	20,270	(5%)	9,373	(5%)	29,103	1,882	(5%)	5,263	2,634	(7%)	6,094	87	(3%)	1,427	(5%)	1,261
2000 Jan./Jan.	5,728	(3%)	13,163	(5%)	9,546	(5%)	35,040	1,782	(5%)	4,566	2,495	(7%)	6,030	270	(3%)	1,615	(5%)	861
2000 Feb./Feb.	5,731	(3%)	16,080	(5%)	9,552	(5%)	25,184	1,744	(5%)	4,080	2,442	(7%)	5,129	254	(3%)	973	(5%)	107
2000 Mac/Mar.	5,755	(3%)	16,915	(5%)	9,591	(5%)	29,759	1,735	(5%)	4,411	2,428	(7%)	4,967	257	(3%)	1,783	(5%)	1,080
2000 Apr./Apr.	5,757	(3%)	13,708	(5%)	9,594	(5%)	26,541	1,642	(5%)	3,861	2,299	(7%)	3,727	268	(3%)	1,994	(5%)	996
2000 Mei/May	5,725	(3%)	15,211	(5%)	9,541	(5%)	26,804	1,577	(5%)	2,679	2,208	(7%)	3,070	255	(3%)	1,742	(5%)	1,244
2000 Jun./Jun.	5,986	(3%)	15,583	(5%)	9,977	(5%)	26,321	2,344	(5%)	4,175	3,282	(7%)	5,556	240	(3%)	2,006	(5%)	1,091
2000 Jul./Jul.	5,987	(3%)	15,099	(5%)	9,978	(5%)	23,460	2,320	(5%)	4,460	3,248	(7%)	4,870	260	(3%)	2,444	(5%)	1,388
2000 Aug./Aug.	5,982	(3%)	15,852	(5%)	9,970	(5%)	23,632	2,342	(5%)	4,012	3,279	(7%)	4,645	299	(3%)	1,985	(5%)	2,009
2000 Sep./Sep.	6,916	(3%)	18,808	(5%)	11,527	(5%)	29,177	2,355	(5%)	3,785	3,297	(7%)	4,891	311	(3%)	2,355	(5%)	1,966
2000 Okt./Oct.	6,980	(3%)	19,523	(5%)	11,633	(5%)	29,861	2,383	(5%)	4,995	3,337	(7%)	5,026	286	(3%)	2,590	(5%)	1,748
2000 Nov./Nov.	6,964	(3%)	20,463	(5%)	11,606	(5%)	27,930	2,359	(5%)	4,321	3,302	(7%)	3,643	371	(3%)	2,773	(5%)	1,939
2000 Dis./Dec.	7,292	(3%)	19,006	(5%)	12,154	(5%)	29,869	2,356	(5%)	4,640	3,318	(7%)	4,257	363	(3%)	1,694	(5%)	740
2001 Jan./Jan.	10,002	(3%)	24,580	(5%)	17,172	(5%)	34,260	3,938	(5%)	7,284	5,577	(7%)	6,917	527	(3%)	3,308	(5%)	2,048
2001 Feb./Feb.	9,951	(3%)	20,390	(5%)	16,573	(5%)	36,867	2,732	(5%)	4,386	3,825	(7%)	5,978	391	(3%)	2,960	(5%)	1,985
2001 Mac/Mar.	9,772	(3%)	24,258	(5%)	16,273	(5%)	29,392	2,680	(5%)	4,984	3,752	(7%)	5,936	387	(3%)	4,523	(5%)	3,006
2001 Apr./Apr.	9,818	(3%)	17,911	(5%)	16,354	(5%)	31,070	3,946	(5%)	4,968	5,616	(7%)	5,677	521	(3%)	4,247	(5%)	4,220
2001 Mei/May	9,864	(3%)	21,378	(5%)	16,432	(5%)	29,225	3,949	(5%)	4,973	5,630	(7%)	5,441	519	(3%)	4,337	(5%)	4,305
2001 Jun./June	9,870	(3%)	21,770	(5%)	16,442	(5%)	27,295	4,127	(5%)	5,606	5,766	(7%)	6,614	516	(3%)	5,104	(5%)	4,667
2001 Jul./Jul.	9,852	(3%)	18,464	(5%)	16,411	(5%)	27,221	5,856	(5%)	7,011	5,445	(7%)	4,193	503	(3%)	4,343	(5%)	4,219

1 Mula Januari 1999, sesetengah institusi perbankan (IP) telah berpindah kepada Rangka Kerja Mudah Tunai Baru. Data yang dilaporkan adalah harga untuk IP yang telah berpindah kepada Rangka Kerja Baru: 15 IP (Dis. 98), 16 IP (Apr. 99), 22 IP (Jul. 99), 23 IP (Aug. 99), 24 IP (Sep. 99), 25 IP (Nov. 99), 26 IP (Apr. 2000), 27 IP (May 2000), 28 IP (Jun 2000) dan 29 IP (Sep. 2000). Semua IP mulai bulan Januari 2001.

2 Keperluan pematuhan sebagai peratusan daripada deposit adalah ditunjukkan di dalam kurungan di dalam jadual. Di bawah Rangka Kerja Baru, keperluan pematuhan adalah ditetapkan bersamaan dengan nisbah peratusan tertentu daripada asas deposit institusi perbankan tersebut, dan melambatkan keperluan di mana, misalnya, sebuah bank perdagangan mesti mampu menghadapi pengeluaran hingga 5% daripada asas depositnya dalam tempoh satu minggu, atau 7% daripada asas depositnya dalam tempoh satu bulan. Sebaliknya, di bawah rangka kerja lama, institusi perbankan perlu memegang sejumlah harta mudah tunai yang bersamaan dengan nisbah peratusan tertentu daripada tanggungan layak.

3 Lebihan (kurangan) bersih merujuk kepada lebih mudah tunai (jumlah ketaksediaan aliran tunai bersih + Nilai diskaunkan bagi harta mudah tunai + Kemudahan kredit kecemasan yang dimiliki) yang melebihi keperluan pematuhan.

1 Beginning January 1999, some banking institutions (BIs) have crossed over to the New Liquidity Framework. Data reported are only for those BIs that have crossed over to the New Framework: 15 BIs (Dec. 98), 16 BIs (Apr. 99), 22 BIs (July 99), 23 BIs (August 99), 24 BIs (Oct. 99), 25 BIs (Nov. 99), and 26 BIs (Apr. 2000), 27 BIs (May 2000), 28 BIs (Jun 2000) and 29 BIs (Sep. 2000). All BIs since January 2001.

2 The compliance requirement as a percentage of deposits is shown in brackets in the table. Under the New Liquidity Framework, the compliance requirement is set to equal a specified percentage of the banking institution's deposit base, and incorporates the requirement that, for example, a commercial bank must be able to withstand the withdrawal of up to 5% of its deposit base over a one week period, or 7% of its deposit base over a month. In contrast, under the old framework, banking institutions are required to hold liquid assets equivalent to a specified percentage of their eligible liabilities.

3 Net surplus (shortfall) refers to the surplus of liquidity (Total net cash-flow mismatch + Discounted value of liquid assets + Available emergency credit line) over the compliance requirement.