

III.27 Keperluan Rizab Berkanun dan Harta Mudah Tunai Statutory Reserve and Liquidity Asset Requirement

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
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	11.0	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	116.8	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	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	12.8	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	228,258.3	17.7	13,698.4	12,576.8	100,659.3	12.5	3,074.5	3,130.6	22,698.1	13.8		
	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	11.9	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	12.3	2,285.9	3,301.0	22,861.2	14.4		
	Jul.	22,012.4	45,201.9	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		
Tempoh selepas ¹ Period after ¹	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	10,018.5	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	10,243.1	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.	10,236.8	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.	10,404.5	19,728.1	112,439.2	17.5	3,216.5	10,324.9	54,903.9	18.8	789.0	3,285.7	18,087.7	18.2		
	Sep.	9,781.5	19,680.0	111,274.6	17.7	3,172.3	10,000.8	55,074.7	18.2	786.4	3,190.8	17,625.8	18.1		
	Okt.	10,547.0	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.	10,286.0	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.	10,286.5	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.	10,569.0	20,055.1	108,914.8	18.4	3,278.9	9,730.0	53,569.3	18.2	836.0	3,279.4	17,936.5	18.3	
	Feb.	10,561.2	21,300.3	108,613.5	19.6	3,132.6	9,507.3	53,658.1	17.7	836.6	3,335.0	17,521.9	19.0		
	Mar.	9,921.0	20,757.8	101,775.7	20.4	3,111.3	9,213.9	52,878.6	17.4	823.8	3,407.5	17,470.5	19.5		
	Apr.	9,967.9	20,248.9	107,599.5	18.8	3,076.9	9,104.0	52,100.9	17.5	814.1	2,089.5	8,235.7	25.4		

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. Sila rujuk Jadual III.28 untuk data bagi Rangka Kerja Mudah Tunai Baru.

¹ Beginning January 1999, some banking institutions have migrated to the New Liquidity Framework. These institutions are excluded from the data on liquid asset requirement (liquid assets, eligible liabilities, liquidity ratio) from January 1999 onwards. See Table III.28 for data under the New Liquidity Framework.