

III.28 Rangka Kerja Mudah Tunai Baru¹ New Liquidity Framework¹

RM juta															RM million	
Akhir tempoh	Bank perdagangan				Syarikat Kewangan				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		Lebihan Mudah Tunai <= 1 minggu		Lebihan Mudah Tunai > 1 minggu - 1 bulan	
	Liquidity Surplus over 1 Week		Liquidity Surplus over 1 Month		Liquidity Surplus over 1 Week		Liquidity Surplus over 1 Month		Liquidity Surplus over 1 Week		Liquidity Surplus over 1 Month		Liquidity Surplus over 1 Week		Liquidity Surplus over 1 Month	
End-period	Keperluan Pematuhan ²	Lebihan ³	Keperluan Pematuhan ²	Lebihan ³	Keperluan Pematuhan ²	Lebihan ³	Keperluan Pematuhan ²	Lebihan ³	Keperluan Pematuhan ²	Lebihan ³	Keperluan Pematuhan ²	Lebihan ³	Keperluan Pematuhan ²	Lebihan ³	Keperluan Pematuhan ²	Lebihan ³
	Compliance Requirement ²	Net Surplus ³	Compliance Requirement ²	Net Surplus ³	Compliance Requirement ²	Net Surplus ³	Compliance Requirement ²	Net Surplus ³	Compliance Requirement ²	Net Surplus ³	Compliance Requirement ²	Net Surplus ³	Compliance Requirement ²	Net Surplus ³	Compliance Requirement ²	Net Surplus ³
1998 Dis./Dec.	4,988 (5%)	6,660	6,986 (7%)	9,732	794 (5%)	918	2,381 (15%)	1,247	0 (5%)	0	0 (15%)	0	0 (15%)	0		
1999 Jan./Jan.	5,037 (5%)	5,878	7,051 (7%)	9,425	830 (5%)	1,423	2,463 (15%)	1,475	0 (5%)	0	0 (15%)	0	0 (15%)	0		
1999 Feb./Feb.	5,154 (5%)	7,149	7,215 (7%)	12,755	850 (5%)	1,255	2,552 (15%)	1,371	0 (5%)	0	0 (15%)	0	0 (15%)	0		
1999 Mac/Mar.	5,117 (5%)	8,234	7,163 (7%)	11,871	863 (5%)	1,781	2,587 (15%)	1,791	0 (5%)	0	0 (15%)	0	0 (15%)	0		
1999 Apr./Apr.	5,265 (5%)	6,078	7,372 (7%)	11,772	902 (5%)	1,390	2,706 (15%)	1,742	0 (5%)	0	0 (15%)	0	0 (15%)	0		
1999 Mei/May	5,505 (5%)	8,742	7,710 (7%)	14,592	863 (5%)	1,457	2,590 (15%)	1,293	0 (5%)	0	0 (15%)	0	0 (15%)	0		
1999 Jun./Jun.	5,174 (5%)	8,871	7,243 (7%)	14,899	908 (5%)	1,447	2,725 (15%)	1,604	0 (5%)	0	0 (15%)	0	0 (15%)	0		
1999 Jul./Jul.	5,653 (5%)	6,898	7,914 (7%)	16,914	897 (5%)	979	2,690 (15%)	1,555	0 (5%)	0	0 (15%)	0	0 (15%)	0		
1999 Aug./Aug.	5,676 (5%)	11,572	7,947 (7%)	18,103	898 (5%)	2,155	2,695 (15%)	2,009	51 (5%)	168	51 (15%)	566				
1999 Sep./Sep.	3,411 (3%)	11,570	5,685 (5%)	21,011	897 (5%)	1,454	1,255 (7%)	2,541	31 (3%)	334	52 (5%)	728				
1999 Okt./Oct.	5,484 (3%)	17,546	9,077 (5%)	29,898	1,371 (5%)	4,933	1,919 (7%)	6,786	43 (3%)	298	72 (5%)	781				
1999 Nov./Nov.	5,367 (3%)	13,972	8,931 (5%)	33,639	1,409 (5%)	4,274	1,972 (7%)	7,030	75 (3%)	419	125 (5%)	917				
1999 Dis./Dec.	5,624 (3%)	20,270	9,373 (5%)	29,103	1,882 (5%)	5,263	2,634 (7%)	6,094	87 (3%)	1,427	145 (5%)	1,261				
2000 Jan./Jan.	5,728 (3%)	13,163	9,526 (5%)	35,040	1,782 (5%)	4,567	2,494 (7%)	6,030	95 (3%)	918	158 (5%)	1,065				
2000 Feb./Feb.	5,731 (3%)	16,141	9,552 (5%)	25,245	1,745 (5%)	4,080	2,442 (7%)	5,130	82 (3%)	720	138 (5%)	465				
2000 Mac/Mar.	5,755 (3%)	16,915	9,591 (5%)	29,759	1,735 (5%)	4,411	2,428 (7%)	4,967	81 (3%)	755	134 (5%)	548				
2000 Apr./Apr.	5,757 (3%)	13,708	9,594 (5%)	2,651	1,642 (5%)	3,861	2,299 (7%)	3,727	268 (3%)	1,994	446 (5%)	996				

1 Mulai Januari 1999, sesetengah institusi perbankan (IP) telah berpindah kepada Rangka Kerja Mudah Tunai Baru. Data yang dilaporkan adalah hanya 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) dan 26 IP (Apr. 2000).

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 melibatkan 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 ketaksepadanan aliran tunai bersih + Nilai didiskaun bagi harta mudah dituai + 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).

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 liquefiable assets + Available emergency credit line) over the compliance requirement.