

### III.26 Nisbah Keperluan Berkanun dan Nisbah Mudah Tunai Statutory Reserve Requirement and Liquidity Ratio

| Tahun<br>Year | Tarikh perubahan<br>Date of change        | Bank perdagangan<br>Commercial banks |   | Syarikat kewangan<br>Finance companies |   | Merchant banks<br>Bank saudagar |   |
|---------------|---|--------------------------------------|---|--|---|---------------------------------|---|
|               |   | SRR<br>SRR                           | Nisbah mudah tunai <sup>4</sup><br>Liquidity ratio <sup>4</sup> | SRR<br>SRR                             | Nisbah mudah tunai <sup>4</sup><br>Liquidity ratio <sup>4</sup> | SRR<br>SRR                      | Nisbah mudah tunai <sup>4</sup><br>Liquidity ratio <sup>4</sup> |
| 1959          | Jan. / Jan.                               | 2.5 <sup>1</sup>                     | -   | -                                      | -   | -                               | -   |
| 1959          | 16 Dis. / 16 Dec.                         | 4.0                                  | -   | -                                      | -   | -                               | -   |
| 1965          | 16 Feb. / 16 Feb.                         | 3.5                                  | -   | -                                      | -   | -                               | -   |
| 1969          | 16 Jul. / 16 July                         | 5.0                                  | 20.0<br>(10.0)  | -                                      | -   | -                               | -   |
| 1972          | 16 Okt. / 16 Oct.                         | 8.5                                  | 20.0<br>(10.0)  | 2.5 <sup>2</sup>                       | -   | -                               | -   |
| 1973          | 16 Ogos / 16 Aug.                         | 8.5                                  | 25.0<br>(12.5)  | 5.0                                    | 10.0<br>(5.0)   | -                               | -   |
| 1974          | 16 Jan. / 16 Jan.                         | 10.0                                 | 25.0<br>(12.5)  | 7.0                                    | 10.0<br>(5.0)   | -                               | -   |
| 1975          | 17 Feb. / 17 Feb.                         | 8.5                                  | 25.0<br>(12.5)  | 5.5                                    | 10.0<br>(5.0)   | 1.5 <sup>3</sup>                | -   |
| 1976          | 16 Feb. / 16 Feb.                         | 6.0                                  | 25.0<br>(12.5)  | 4.0                                    | 10.0<br>(5.0)   | 1.5                             | -   |
| 1978          | 16 Dis. / 16 Dec.                         | 5.0                                  | 25.0<br>(12.5)  | 2.5                                    | 10.0<br>(5.0)   | 1.5                             | -   |
| 1979          | 1 Mac / 1 March                           | 5.0                                  | 20.0<br>(10.0)  | 2.5                                    | 10.0<br>(5.0)   | 1.5                             | 10.0  |
| 1985          | 15 Apr. / 15 Apr.                         | 4.0                                  | 18.5<br>(10.0)  | 2.5                                    | 10.0<br>(5.0)   | 2.5                             | 10.0  |
| 1986          | 15 Feb. / 15 Feb.                         | 4.0                                  | 17.0<br>(10.0)  | 3.0                                    | 10.0<br>(5.0)   | 3.0                             | 10.0  |
| 1986          | 15 Okt. / 15 Oct.                         | 3.5                                  | 17.0<br>(10.0)  | 3.0                                    | 10.0<br>(5.0)   | 3.0                             | 10.0  |
| 1989          | 1 Jan. <sup>6</sup> / 1 Jan. <sup>6</sup> | 3.5                                  | 17.0<br>(5.0)   | 3.0                                    | 10.0 <sup>7</sup>   | 3.0                             | 10.0 dan 12.5 <sup>5</sup>                                      |
| 1989          | 2 Mei / 2 May                             | 4.5                                  | 17.0<br>(5.0)   | 4.5                                    | 10.0  | 4.5                             | 10.0 dan 12.5   |
| 1989          | 16 Okt. / 16 Oct.                         | 5.5                                  | 17.0<br>(5.0)   | 5.5                                    | 10.0  | 5.5                             | 10.0 dan 12.5   |
| 1990          | 16 Jan. / 16 Jan.                         | 6.5                                  | 17.0 <sup>7</sup>   | 6.5                                    | 10.0 dan 12.5 <sup>8</sup>                                      | 6.5                             | 10.0 dan 12.5   |
| 1991          | 16 Ogos / 16 Aug.                         | 7.5                                  | 17.0  | 7.5                                    | 10.0 dan 12.5 <sup>8</sup>                                      | 7.5                             | 10.0 dan 12.5   |
| 1992          | 2 Mei / 2 May                             | 8.5                                  | 17.0  | 8.5                                    | 10.0 dan 12.5   | 8.5                             | 10.0 dan 12.5   |
| 1994          | 3 Jan. / 3 Jan.                           | 9.5                                  | 17.0  | 9.5                                    | 10.0 dan 12.5   | 9.5                             | 10.0 dan 12.5   |
| 1994          | 16 Mei / 16 May                           | 10.5                                 | 17.0  | 10.5                                   | 10.0 dan 12.5   | 10.5                            | 10.0 dan 12.5   |
| 1994          | 1 Jul. / 1 July                           | 11.5                                 | 17.0  | 11.5                                   | 10.0 dan 12.5   | 11.5                            | 10.0 dan 12.5   |
| 1996          | 1 Feb. / 1 Feb.                           | 12.5                                 | 17.0  | 12.5                                   | 10.0 dan 12.5   | 12.5                            | 10.0 dan 12.5   |
| 1996          | 1 Jun / 1 Jun.                            | 13.5                                 | 17.0  | 13.5                                   | 10.0 dan 12.5   | 13.5                            | 10.0 dan 12.5   |
| 1998          | 16 Feb. / 16 Feb.                         | 10.0                                 | 17.0  | 10.0                                   | 10.0 dan 12.5   | 10.0                            | 10.0 dan 12.5   |
| 1998          | 1 Jul. / 1 July                           | 8.0                                  | 17.0  | 8.0                                    | 10.0 dan 12.5   | 8.0                             | 10.0 dan 12.5   |
| 1998          | 1 Sept. / 1 Sep.                          | 6.0                                  | 17.0  | 6.0                                    | 10.0 dan 12.5   | 6.0                             | 10.0 dan 12.5   |
| 1998          | 16 Sept. / 16 Sep.                        | 4.0                                  | 15.0  | 4.0                                    | 10.0 dan 12.5   | 4.0                             | 10.0 dan 12.5   |

1 Pertama kali dikuatkuasakan ke atas bank perdagangan.

2 Pertama kali dikuatkuasakan ke atas syarikat kewangan.

3 Pertama kali dikuatkuasakan ke atas bank saudagar.

4 Berkuatkuasa mulai 1 Februari 1987, nisbah mudah tunai minimum boleh dipuratakan. Purata harian nisbah mudah tunai dibolehkan menyusut sebanyak 2% daripada nisbah minimum.

5 Berkuatkuasa mulai 1 Februari 1987, bagi bank saudagar yang menerbitkan IDB, nisbah mudah tunai adalah lebih tinggi pada 12.5%.

6 Berkuatkuasa mulai 1 Januari 1989, nisbah mudah tunai minimum boleh dipuratakan. Purata harian nisbah mudah tunai dibolehkan menyusut sebanyak 0.5% daripada nisbah minimum.

7 Berkuatkuasa mulai 1 Januari 1989, nisbah mudah tunai dua kumpulan ke atas bank perdagangan (berkuatkuasa mulai 1 Jun 1990) dan syarikat kewangan telah dibubarkan. Nisbah utama ditunjukkan di dalam kurungan.

8 Berkuatkuasa mulai 1 Mac 1990, bagi syarikat kewangan yang menerbitkan IDB, nisbah mudah tunai adalah lebih tinggi pada 12.5%.

1 First introduced for commercial banks.

2 First introduced for finance companies.

3 First introduced for merchant banks.

4 With effect from February 1, 1987, averaging of the minimum liquidity requirement was allowed. Daily liquidity ratio was allowed to decline by as much as 2% point below the required minimum.

5 With effect from February 1, 1987, for merchant banks which issued NIDs, the minimum liquidity ratio was higher at 12.5%.

6 With effect from January 1, 1989, averaging of the statutory reserve requirement was allowed. Daily SRR ratio was allowed to decline by as much as 0.5% point below the required minimum.

7 With effect from January 1, 1989, the two-tier liquidity ratios were removed for both the finance companies and commercial banks (with effect from June 1, 1990). In brackets are the primary ratios.

8 With effect from March 1, 1990, for finance companies which issued NIDs, minimum liquidity ratio was higher at 12.5%.