

III.28 Rangka Kerja Mudah Tunai Baru¹ New Liquidity Framework¹

RM juta

RM million

| Akhir tempoh | Bank perdagangan | | | | Syarikat Kewangan | | | | Bank Saudagar | | | |
|----------------|---|--------------------------------|---|--------------------------------|---|--------------------------------|---|--------------------------------|---|--------------------------------|---|--------------------------------|
| | Lebihan Mudah Tunai dalam 1 Minggu | | Lebihan Mudah Tunai dalam 1 Bulan | | Lebihan Mudah Tunai dalam 1 Minggu | | Lebihan Mudah Tunai dalam 1 Bulan | | Lebihan Mudah Tunai dalam 1 Minggu | | Lebihan Mudah Tunai dalam 1 Bulan | |
| | <i>Liquidity Surplus over 1 Week</i> | | <i>Liquidity Surplus over 1 Month</i> | | <i>Liquidity Surplus over 1 Week</i> | | <i>Liquidity Surplus over 1 Month</i> | | <i>Liquidity Surplus over 1 Week</i> | | <i>Liquidity Surplus over 1 Month</i> | |
| 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 |
| | <i>Compliance Requirement²</i> | <i>Net Surplus³</i> | <i>Compliance Requirement²</i> | <i>Net Surplus³</i> | <i>Compliance Requirement²</i> | <i>Net Surplus³</i> | <i>Compliance Requirement²</i> | <i>Net Surplus³</i> | <i>Compliance Requirement²</i> | <i>Net Surplus³</i> | <i>Compliance Requirement²</i> | <i>Net Surplus³</i> |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |

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) dan 25 IP (Nov. 99).

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 keteksepadaan aliran tunai bersih + Nilai didiskau 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) and 25 BIs (Nov. 99).

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.