# III.22 Keperluan Rizab Berkanun dan Harta Mudah Tunai
*Statutory Reserve and Liquid Asset Requirement*



| Akhir tempoh *End-period* | Bank Perdagangan *Commercial Banks* | | | | Syarikat Kewangan *Finance Companies* | | | | Bank Saudagar *Merchant Banks* | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Keperluan rizab berkanun *Statutory reserve requirement* | Keperluan aset mudah tunai *Liquid asset requirement* | | | Keperluan rizab berkanun *Statutory reserve requirement* | Keperluan aset mudah tunai *Liquid asset requirement* | | | Keperluan rizab berkanun *Statutory reserve requirement* | Keperluan aset 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 Jan | 20,470.4 | 29,613.7 | 171,970.9 | 18.1 | 8,394.7 | 8,520.8 | 69,588.2 | 12.7 | 1,760.3 | 2,351.1 | 14,390.6 | 17.1 |
| Feb | 20,969.7 | 29,541.7 | 175,087.8 | 17.6 | 8,580.4 | 8,718.6 | 71,397.6 | 12.7 | 1,795.6 | 2,425.9 | 14,465.4 | 17.2 |
| Mar | 22,055.0 | 30,775.4 | 179,620.2 | 17.6 | 8,949.3 | 9,056.1 | 72,952.4 | 12.7 | 1,846.5 | 2,461.3 | 15,020.5 | 16.7 |
| Apr | 22,671.5 | 32,026.5 | 183,383.9 | 18.0 | 9,181.6 | 8,941.9 | 74,348.1 | 12.3 | 1,903.1 | 2,410.4 | 15,687.1 | 16.1 |
| Mei | 24,317.5 | 31,492.2 | 187,657.5 | 17.4 | 9,971.4 | 9,010.3 | 76,048.9 | 12.1 | 2,059.3 | 2,370.3 | 15,887.5 | 15.3 |
| Jun | 24,926.5 | 32,484.6 | 188,909.3 | 17.5 | 10,196.3 | 9,590.9 | 77,865.6 | 12.7 | 2,127.5 | 2,517.4 | 16,698.5 | 16.0 |
| Jul | 25,599.3 | 33,262.4 | 193,370.6 | 17.7 | 10,492.9 | 9,761.0 | 79,757.0 | 12.6 | 2,248.0 | 2,712.9 | 17,541.5 | 16.3 |
| Ogos | 26,146.0 | 33,641.0 | 194,879.2 | 17.6 | 10,791.5 | 10,011.2 | 81,802.5 | 12.6 | 2,349.4 | 2,678.4 | 17,650.4 | 15.5 |
| Sep | 26,271.1 | 34,604.7 | 200,825.4 | 17.8 | 11,007.0 | 10,304.1 | 83,226.2 | 12.7 | 2,387.9 | 2,957.1 | 18,036.1 | 16.8 |
| Okt | 26,752.1 | 34,622.3 | 202,909.7 | 17.4 | 11,243.7 | 10,498.9 | 86,077.7 | 12.6 | 2,385.2 | 2,680.4 | 18,315.0 | 15.2 |
| Nov | 27,537.7 | 35,725.1 | 207,190.5 | 17.7 | 11,600.6 | 10,992.2 | 88,685.4 | 12.9 | 2,460.3 | 2,853.3 | 19,714.8 | 15.8 |
| Dis | 27,972.9 | 36,564.8 | 214,992.4 | 17.8 | 12,050.4 | 11,151.3 | 91,916.8 | 12.7 | 2,643.3 | 2,992.0 | 20,175.8 | 15.4 |
| 1997 Jan | 28,870.1 | 37,329.0 | 220,600.9 | 17.6 | 12,503.0 | 11,789.5 | 96,171.3 | 12.9 | 2,724.7 | 2,986.0 | 21,444.6 | 14.9 |
| Feb | 29,792.4 | 38,622.1 | 225,077.4 | 17.7 | 12,773.5 | 11,933.4 | 97,056.3 | 12.7 | 2,835.4 | 3,214.9 | 21,820.6 | 15.5 |
| Mar | 30,459.3 | 38,580.4 | 228,000.5 | 17.3 | 13,085.4 | 12,077.8 | 98,562.6 | 12.5 | 2,909.0 | 3,242.1 | 22,422.0 | 15.1 |
| Apr | 31,158.6 | 39,675.9 | 235,668.5 | 17.5 | 13,385.5 | 12,107.8 | 101,501.5 | 12.3 | 3,060.9 | 3,340.2 | 22,984.9 | 15.0 |
| Mei | 31,759.0 | 40,293.4 | 239,950.8 | 17.7 | 13,698.4 | 12,572.1 | 103,502.6 | 12.5 | 3,074.5 | 3,130.6 | 22,402.5 | 13.8 |
| Jun | 31,296.3 | 42,103.4 | 244,134.8 | 17.7 | 13,866.8 | 12,900.0 | 105,045.7 | 12.6 | 3,082.2 | 3,257.5 | 23,291.7 | 14.3 |
| Jul | 33,033.2 | 42,403.8 | 247,846.3 | 17.4 | 14,175.8 | 12,962.6 | 108,731.8 | 12.4 | 3,129.1 | 4,027.0 | 24,141.8 | 17.4 |
| Ogos | 34,153.6 | 42,129.0 | 252,278.6 | 17.0 | 14,782.3 | 13,601.1 | 112,587.1 | 12.6 | 3,156.3 | 3,406.1 | 23,398.4 | 14.7 |
| Sep | 33,931.9 | 44,150.1 | 257,241.3 | 17.5 | 15,109.3 | 12,560.8 | 114,325.0 | 11.2 | 3,164.1 | 3,417.4 | 24,435.9 | 14.6 |
| Okt | 34,947.3 | 44,324.7 | 264,955.4 | 17.3 | 15,450.4 | 12,809.3 | 115,727.4 | 11.2 | 3,267.1 | 3,488.1 | 25,724.7 | 14.5 |
| Nov | 35,911.5 | 45,721.9 | 272,532.1 | 17.4 | 15,604.0 | 12,514.8 | 116,578.3 | 10.9 | 3,399.2 | 3,548.7 | 25,314.9 | 14.1 |
| Dis | 37,131.0 | 46,097.5 | 283,250.2 | 17.0 | 16,043.1 | 11,834.0 | 116,599.6 | 10.1 | 3,466.4 | 2,540.3 | 25,068.3 | 10.0 |
| 1998 Jan | 38,544.7 | 47,853.0 | 287,744.5 | 16.6 | 15,785.4 | 11,451.0 | 115,120.1 | 9.9 | 3,428.4 | 3,522.3 | 25,248.5 | 13.9 |
| Feb | 29,036.3 | 47,661.9 | 287,278.0 | 16.6 | 11,555.7 | 11,438.3 | 115,135.7 | 9.9 | 2,495.1 | 3,617.1 | 24,925.3 | 14.5 |
| Mar | 27,920.3 | 45,983.9 | 277,856.2 | 16.5 | 10,985.7 | 12,348.6 | 109,509.7 | 11.3 | 2,391.9 | 3,533.3 | 23,828.1 | 14.8 |