III.28 Rangka Kerja Mudah Tunai Baru[1]

New Liquidity Framework[1]

RM juta / *RM million*

Akhir tempoh / *End-period*	Bank perdagangan / *Commercial banks*				Syarikat Kewangan / *Finance Companies*				Bank Saudagar / *Merchant Banks*			
	Lebihan Mudah Tunai <= 1 minggu / *Liquidity Surplus < = 1 week*		Lebihan Mudah Tunai > 1 minggu - 1 bulan / *Liquidity Surplus > 1 week - 1 month*		Lebihan Mudah Tunai <= 1 minggu / *Liquidity Surplus < = 1 week*		Lebihan Mudah Tunai > 1 minggu - 1 bulan / *Liquidity Surplus > 1 week - 1 month*		Lebihan Mudah Tunai <= 1 minggu / *Liquidity Surplus < = 1 week*		Lebihan Mudah Tunai > 1 minggu - 1 bulan / *Liquidity Surplus > 1 week - 1 month*	
	Keperluan Pematuhan[2] / *Compliance Requirement[2]*	Lebihan[3] / *Net Surplus[3]*	Keperluan Pematuhan[2] / *Compliance Requirement[2]*	Lebihan[3] / *Net Surplus[3]*	Keperluan Pematuhan[2] / *Compliance Requirement[2]*	Lebihan[3] / *Net Surplus[3]*	Keperluan Pematuhan[2] / *Compliance Requirement[2]*	Lebihan[3] / *Net Surplus[3]*	Keperluan Pematuhan[2] / *Compliance Requirement[2]*	Lebihan[3] / *Net Surplus[3]*	Keperluan Pematuhan[2] / *Compliance Requirement[2]*	Lebihan[3] / *Net Surplus[3]*
2003 Jan./*Jan.*	10,597 (3%)	27,832	17,657 (5%)	39,669	3,525 (5%)	4,170	5,838 (7%)	5,608	446 (3%)	5,222	744 (5%)	3,940
2003 Feb./*Feb.*	10,627 (3%)	28,796	17,705 (5%)	46,625	4,244 (5%)	4,919	5,942 (7%)	8,256	472 (3%)	5,557	786 (5%)	6,667
2003 Mac/*Mar.*	10,726 (3%)	32,814	17,871 (5%)	41,640	4,287 (5%)	5,618	6,002 (7%)	8,718	490 (3%)	7,477	816 (5%)	7,043
2003 Apr/*Apr.*	10,776 (3%)	31,113	17,956 (5%)	44,158	4,239 (5%)	4,550	5,935 (7%)	7,487	463 (3%)	7,515	771 (5%)	6,737
2003 Mei/*May*	10,854 (3%)	30,630	18,089 (5%)	43,689	4,194 (5%)	3,539	5,872 (7%)	6,317	450 (3%)	5,115	749 (5%)	5,644
2003 Jun/*June*	11,006 (3%)	35,052	18,344 (5%)	45,492	4,239 (5%)	4,783	5,934 (7%)	7,034	487 (3%)	6,627	812 (5%)	5,404
2003 Jul/*July*	11,052 (3%)	34,423	18,421 (5%)	39,418	4,198 (5%)	4,148	5,878 (7%)	6,051	484 (3%)	7,230	806 (5%)	6,011
2003 Ogos/*Aug*	11,125 (3%)	25,070	18,541 (5%)	40,057	4,216 (5%)	2,376	5,902 (7%)	6,509	488 (3%)	5,510	814 (5%)	5,393
2003 Sep/*Sept.*	11,129 (3%)	34,953	18,547 (5%)	50,726	4,249 (5%)	3,672	5,949 (7%)	6,842	482 (3%)	5,777	804 (5%)	5,405
2003 Okt/*Oct.*	10,877 (3%)	27,146	18,789 (5%)	48,167	4,178 (5%)	3,491	5,849 (7%)	6,867	491 (3%)	6,492	819 (5%)	5,805
2003 Nov/Nov.	11,383 (3%)	34,008	18,971 (5%)	56,378	4,161 (5%)	2,334	5,826 (7%)	6,444	419 (3%)	6,073	699 (5%)	5,944
2003 Dis/Dec.	11,536 (3%)	37,686	19,226 (5%)	61,141	4,165 (5%)	4,474	5,831 (7%)	6,223	528 (3%)	6,173	897 (5%)	5,059
2004 Jan./Jan.	11,473 (3%)	25,936	19,122 (5%)	58,150	4,217 (5%)	3,898	5,903 (7%)	7,181	1,458 (3%)	5,758	1,460 (5%)	5,896
2004 Feb./Feb.	11,671 (3%)	32,211	19,451 (5%)	53,228	4,332 (5%)	4,058	6,065 (7%)	8,023	494 (3%)	5,537	824 (5%)	7,537
2004 Mac/Mar.	11,775 (3%)	31,563	19,625 (5%)	54,075	4,341 (5%)	3,398	6,077 (7%)	7,914	506 (3%)	6,014	843 (5%)	7,177
2004 Apr/Apr.	11,786 (3%)	28,892	19,644 (5%)	48,175	4,329 (5%)	2,965	6,061 (7%)	5,070	527 (3%)	4,498	879 (5%)	6,854
2004 Mei/May	11,815 (3%)	32,151	19,692 (5%)	55,653	4,285 (5%)	3,078	6,000 (7%)	7,013	502 (3%)	3,182	837 (5%)	2,692
2004 Jun/June	11,891 (3%)	30,636	19,819 (5%)	50,741	4,298 (5%)	3,731	6,017 (7%)	6,204	555 (3%)	6,302	925 (5%)	6,989
2004 Jul/July	11,990 (3%)	25,572	19,984 (5%)	46,069	3,908 (5%)	3,691	5,582 (7%)	4,974	518 (3%)	4,584	864 (5%)	5,911
2004 Ogos/Aug	12,466 (3%)	35,585	20,777 (5%)	54,572	3,243 (5%)	2,835	4,651 (7%)	3,149	524 (3%)	4,135	874 (5%)	5,417
2004 Sep/Sept.	12,841 (3%)	39,616	21,402 (5%)	60,593	2,803 (5%)	3,219	4,030 (7%)	2,482	533 (3%)	6,063	889 (5%)	6,539
2004 Okt/Oct.	13,313 (3%)	34,553	22,189 (5%)	53,451	2,393 (5%)	2,414	3,351 (7%)	2,616	554 (3%)	6,250	923 (5%)	6,083
2004 Nov/Nov.	13,667 (3%)	44,139	22,778 (5%)	67,548	1,706 (5%)	2,197	2,388 (7%)	2,500	517 (3%)	4,359	861 (5%)	7,162
2004 Dis/Dec.	14,000 (3%)	54,890	23,333 (5%)	82,267	1,948 (5%)	2,236	2,727 (7%)	1,954	503 (3%)	6,159	838 (5%)	8,554
2005 Jan./Jan.	14,279 (3%)	64,312	23,813 (5%)	85,539	1,961 (5%)	1,596	2,746 (7%)	2,197	555 (3%)	7,227	925 (5%)	8,561
2005 Feb./Feb.	14,379 (3%)	64,834	23,171 (5%)	84,170	2,044 (5%)	2,792	2,861 (7%)	2,606	604 (3%)	8,107	1,006 (5%)	9,746

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), 26 IP (Apr. 2000), 27 IP (May 2000), 28 IP(Jun 2000) dan 29 IP (Sep. 2000). Semua IP mulai bulan Januari 2001.

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 ditunai + 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) , 27 BIs (May 2000), 28 BIs (Jun 2000) and 29 BIs (Sep. 2000). All BIs since January 2001.

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 banking institutions are required to hold liquid assets over a month. In contrast, under the old framework, 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.