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]
2001 Jul./*Jul.*	9,852	(3%)	18,464	16,411	(5%)	27,221	4,193	(5%)	5,445	5,856	(7%)	7,011	503	(3%)	4,343	839	(5%)	4,219
2001 Ogos/*Aug.*	9,835	(3%)	22,039	16,384	(5%)	25,287	3,994	(5%)	4,806	5,682	(7%)	5,802	487	(3%)	3,447	812	(5%)	3,499
2001 Sep/*Sept.*	9,944	(3%)	20,122	16,564	(5%)	28,819	3,961	(5%)	4,520	5,638	(7%)	5,837	487	(3%)	4,716	811	(5%)	3,676
2001 Okt./*Oct.*	9,905	(3%)	24,867	16,500	(5%)	33,754	4,043	(5%)	4,857	5,724	(7%)	6,466	491	(3%)	4,771	818	(5%)	4,696
2001 Nov./*Nov.*	10,006	(3%)	25,129	16,668	(5%)	33,897	4,005	(5%)	4,116	5,660	(7%)	5,618	455	(3%)	5,215	759	(5%)	4,657
2001 Dec./Dis.	10,073	(3%)	30,045	16,781	(5%)	37,625	4,035	(5%)	3,966	5,697	(7%)	5,668	436	(3%)	6,456	726	(5%)	5,881
2002 Jan./*Jan.*	10,084	(3%)	29,198	16,807	(5%)	37,621	4,127	(5%)	4,404	5,824	(7%)	6,451	482	(3%)	6,279	804	(5%)	5,342
2002 Feb./*Feb.*	10,245	(3%)	33,759	17,068	(5%)	42,006	4,157	(5%)	5,211	5,820	(7%)	7,219	405	(3%)	4,019	676	(5%)	4,986
2002 Mac/*Mar.*	10,293	(3%)	23,225	17,148	(5%)	28,873	4,184	(5%)	4,140	5,902	(7%)	6,421	376	(3%)	3,897	627	(5%)	3,626
2002 Apr./*Apr.*	10,351	(3%)	24,415	17,245	(5%)	34,414	4,157	(5%)	3,988	5,820	(7%)	5,866	387	(3%)	4,661	645	(5%)	4,113
2002 May/May	10,277	(3%)	28,034	17,123	(5%)	38,157	4,142	(5%)	4,636	5,799	(7%)	7,940	388	(3%)	4,741	647	(5%)	3,384
2002 Jun/June	10,333	(3%)	28,424	17,215	(5%)	41,032	4,166	(5%)	2,628	5,832	(7%)	6,460	392	(3%)	4,654	654	(5%)	3,800
2002 Jul/July	10,330	(3%)	30,043	17,212	(5%)	40,291	4,082	(5%)	4,564	5,714	(7%)	7,156	430	(3%)	4,929	716	(5%)	4,057
2002 Ogos/Aug	10,285	(3%)	25,015	17,137	(5%)	35,508	4,124	(5%)	3,474	5,773	(7%)	5,974	429	(3%)	5,348	715	(5%)	3,698
2002 Sep/*Sept.*	10,339	(3%)	28,691	17,226	(5%)	39,060	4,187	(5%)	4,438	5,862	(7%)	6,381	460	(3%)	5,783	767	(5%)	4,001
2002 Okt./*Oct.*	10,369	(3%)	27,974	17,277	(5%)	34,071	4,123	(5%)	3,118	5,772	(7%)	3,910	469	(3%)	5,153	781	(5%)	3,968
2002 Nov./*Nov.*	10,496	(3%)	28,630	17,488	(5%)	39,178	4,096	(5%)	2,917	5,735	(7%)	5,101	467	(3%)	4,733	778	(5%)	4,229
2002 Dis./*Dec* .	10,521	(3%)	32,500	17,528	(5%)	42,657	4,155	(5%)	4,932	5,817	(7%)	7,130	438	(3%)	5,249	730	(5%)	3,135
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

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.