III.28 Rangka Kerja Mudah Tunai Baru[1]
New Liquidity Framework[1]

RM juta / *RM million*

Akhir tempoh / *End-period*	Bank perdagangan — Lebihan Mudah Tunai <= 1 minggu / *Liquidity Surplus < = 1 week*			Bank perdagangan — Lebihan Mudah Tunai > 1 minggu - 1 bulan / *Liquidity Surplus > 1 week - 1 month*			*Commercial banks* — *Liquidity Surplus < = 1 week*			*Commercial banks* — *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]
2000 Dis./Dec.	7,292	(3%)	19,006	12,154	(5%)	29,869	2,356	(5%)	4,640	3,318	(7%)	4,257
2001 Jan./*Jan.*	10,002	(3%)	24,580	17,172	(5%)	34,260	3,938	(5%)	7,284	5,577	(7%)	6,917
2001 Feb./*Feb.*	9,951	(3%)	20,390	16,573	(5%)	36,867	2,732	(5%)	4,386	3,825	(7%)	5,978
2001 Mac/*Mar.*	9,772	(3%)	24,258	16,273	(5%)	29,392	2,680	(5%)	4,984	3,752	(7%)	5,936
2001 Apr/*Apr.*	9,818	(3%)	17,911	16,354	(5%)	31,070	3,946	(5%)	4,968	5,616	(7%)	5,677
2001 Mei/*May*	9,864	(3%)	21,378	16,432	(5%)	29,225	3,949	(5%)	4,973	5,630	(7%)	5,441
2001 Jun/June	9,870	(3%)	21,770	16,442	(5%)	27,295	4,127	(5%)	5,606	5,766	(7%)	6,614
2001 Jul./*Jul.*	9,852	(3%)	18,464	16,411	(5%)	27,221	4,193	(5%)	5,445	5,856	(7%)	7,011
2001 Ogos/*Aug.*	9,835	(3%)	22,039	16,384	(5%)	25,287	3,994	(5%)	4,806	5,682	(7%)	5,802
2001 Sep/*Sept.*	9,944	(3%)	20,122	16,564	(5%)	28,819	3,961	(5%)	4,520	5,638	(7%)	5,837
2001 Okt./*Oct.*	9,905	(3%)	24,867	16,500	(5%)	33,754	4,043	(5%)	4,857	5,724	(7%)	6,466
2001 Nov./*Nov.*	10,006	(3%)	25,129	16,668	(5%)	33,897	4,005	(5%)	4,116	5,660	(7%)	5,618
2001 Dec./Dis.	10,073	(3%)	30,045	16,781	(5%)	37,625	4,035	(5%)	3,966	5,697	(7%)	5,668
2002 Jan./*Jan.*	10,084	(3%)	29,198	16,807	(5%)	37,621	4,127	(5%)	4,404	5,824	(7%)	6,451
2002 Feb./*Feb.*	10,245	(3%)	33,759	17,068	(5%)	42,006	4,157	(5%)	5,211	5,820	(7%)	7,219
2002 Mac/*Mar.*	10,293	(3%)	23,225	17,148	(5%)	28,873	4,184	(5%)	4,140	5,902	(7%)	6,421
2002 Apr./*Apr.*	10,351	(3%)	24,415	17,245	(5%)	34,414	4,157	(5%)	3,988	5,820	(7%)	5,866
2002 May/May	10,277	(3%)	28,034	17,123	(5%)	38,157	4,142	(5%)	4,636	5,799	(7%)	7,940
2002 Jun/June	10,333	(3%)	28,424	17,215	(5%)	41,032	4,166	(5%)	2,628	5,832	(7%)	6,460
2002 Jul/July	10,330	(3%)	30,043	17,212	(5%)	40,291	4,082	(5%)	4,564	5,714	(7%)	7,156
2002 Ogos/Aug	10,285	(3%)	25,015	17,137	(5%)	40,291	4,124	(5%)	3,474	5,773	(7%)	5,974
2002 Sep/*Sept.*	10,339	(3%)	28,691	17,226	(5%)	35,508	4,187	(5%)	4,438	5,862	(7%)	6,381

Akhir tempoh / *End-period*	Syarikat Kewangan — Lebihan Mudah Tunai <= 1 minggu / *Liquidity Surplus < = 1 week*			Syarikat Kewangan — Lebihan Mudah Tunai > 1 minggu - 1 bulan / *Liquidity Surplus > 1 week - 1 month*			*Finance Companies* — *Liquidity Surplus < = 1 week*			*Finance Companies* — *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]
2000 Dis./Dec.	363	(3%)	1,694	605	(5%)	740						
2001 Jan./*Jan.*	527	(3%)	3,308	878	(5%)	2,048						
2001 Feb./*Feb.*	391	(3%)	2,960	651	(5%)	1,985						
2001 Mac/*Mar.*	387	(3%)	4,523	644	(5%)	3,006						
2001 Apr/*Apr.*	521	(3%)	4,247	869	(5%)	4,220						
2001 Mei/*May*	519	(3%)	4,337	856	(5%)	4,305						
2001 Jun/June	516	(3%)	5,104	859	(5%)	4,667						
2001 Jul./*Jul.*	503	(3%)	4,343	839	(5%)	4,219						
2001 Ogos/*Aug.*	487	(3%)	3,447	812	(5%)	3,499						
2001 Sep/*Sept.*	487	(3%)	4,716	811	(5%)	3,676						
2001 Okt./*Oct.*	491	(3%)	4,771	818	(5%)	4,696						
2001 Nov./*Nov.*	455	(3%)	5,215	759	(5%)	4,657						
2001 Dec./Dis.	436	(3%)	6,456	726	(5%)	5,881						
2002 Jan./*Jan.*	482	(3%)	6,279	804	(5%)	5,342						
2002 Feb./*Feb.*	405	(3%)	4,019	676	(5%)	4,986						
2002 Mac/*Mar.*	376	(3%)	3,897	627	(5%)	3,626						
2002 Apr./*Apr.*	387	(3%)	4,661	645	(5%)	4,113						
2002 May/May	388	(3%)	4,741	647	(5%)	3,384						
2002 Jun/June	392	(3%)	4,654	654	(5%)	3,800						
2002 Jul/July	430	(3%)	4,929	716	(5%)	4,057						
2002 Ogos/Aug	429	(3%)	5,348	715	(5%)	3,698						
2002 Sep/*Sept.*	460	(3%)	5,783	767	(5%)	4,001						

Akhir tempoh / *End-period*	Bank Saudagar — Lebihan Mudah Tunai <= 1 minggu / *Liquidity Surplus < = 1 week*			Bank Saudagar — Lebihan Mudah Tunai > 1 minggu - 1 bulan / *Liquidity Surplus > 1 week - 1 month*			*Merchant Banks* — *Liquidity Surplus < = 1 week*			*Merchant Banks* — *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]
2000 Dis./Dec.												
2001 Jan./*Jan.*												
2001 Feb./*Feb.*												
2001 Mac/*Mar.*												
2001 Apr/*Apr.*												
2001 Mei/*May*												
2001 Jun/June												
2001 Jul./*Jul.*												
2001 Ogos/*Aug.*												
2001 Sep/*Sept.*												
2001 Okt./*Oct.*												
2001 Nov./*Nov.*												
2001 Dec./Dis.												
2002 Jan./*Jan.*												
2002 Feb./*Feb.*												
2002 Mac/*Mar.*												
2002 Apr./*Apr.*												
2002 May/May												
2002 Jun/June												
2002 Jul/July												
2002 Ogos/Aug												
2002 Sep/*Sept.*												

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.