# III.27 Keperluan Rizab Berkanun dan Harta Mudah Tunai
## *Statutory Reserve and Liquidity Asset Requirement*

| | Akhir tempoh | Bank Perdagangan / *Commercial Banks* | | | | Syarikat Kewangan / *Finance Companies* | | | | Bank Saudagar / *Merchant Banks* | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Keperluan rizab berkanun *Statutory reserve requirement* | Keperluan harta mudah tunai *Liquid asset requirement* | | | Keperluan rizab berkanun *Statutory reserve requirement* | Keperluan harta mudah tunai *Liquid asset requirement* | | | Keperluan rizab berkanun *Statutory reserve requirement* | Keperluan harta mudah tunai *Liquid asset requirement* | | |
| | *End-period* | 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* |
| Tempoh sebelum pengenalan Rangka Kerja Mudah Tunai Baru *Period prior to the introduction of the New Liquidity Framework* | 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 | 27,973.2 | 36,570.0 | 180,283.6 | 20.3 | 12,050.4 | 11,150.5 | 85,375.3 | 13.1 | 2,643.3 | 2,992.0 | 15,853.5 | 18.9 |
| | 1997 | 37,131.0 | 46,098.4 | 258,562.2 | 17.8 | 16,043.1 | 11,841.7 | 116,838.2 | 10.1 | 3,466.4 | 2,540.3 | 25,390.3 | 10.0 |
| | 1998 | 10,624.4 | 44,071.1 | 245,790.1 | 17.9 | 3,475.2 | 12,046.1 | 85,991.1 | 14.0 | 852.8 | 4,317.3 | 21,309.8 | 20.3 |
| Tempoh selepas[1] | 1999 | 10,476.2 | 21,184.9 | 107,867.2 | 19.6 | 3,174.2 | 10,017.6 | 53,446.8 | 18.7 | 833.7 | 3,636.3 | 17,970.8 | 20.2 |
| | 2000 | 10,087.8 | 12,861.1 | 69,540.9 | 18.5 | 3,029.3 | 4,164.9 | 28,770.8 | 14.5 | 866.6 | 1,504.1 | 6,176.9 | 24.4 |
| | 2001 | 10,623.3 | - | 135,419.4 | - | 3,110.1 | - | 51,804.5 | - | 830.7 | - | 9,078.3 | - |
| | 2002 Jan. | 11,486.8 | - | 136,672.3 | - | 3,171.7 | - | 52,706.2 | - | 842.9 | - | 8,847.5 | - |
| | Feb. | 11,023.2 | - | 138,905.5 | - | 3,182.2 | - | 53,086.4 | - | 853.4 | - | 8,359.0 | - |
| | Mar. | 11,237.8 | - | 148,139.1 | - | 3,190.1 | - | 54,041.9 | - | 812.7 | - | 8,156.4 | - |
| | Apr. | 11,232.2 | - | 136,887.0 | - | 3,229.4 | - | 53,380.9 | - | 806.1 | - | 7,910.4 | - |
| | May | 11,031.0 | - | 138,904.5 | - | 3,173.4 | - | 52,338.0 | - | 782.5 | - | 7,885.4 | - |
| | June | 11,358.1 | - | 136,908.3 | - | 3,170.2 | - | 38,423.5 | - | 792.1 | - | 7,769.5 | - |
| | July | 11,367.8 | - | 139,968.7 | - | 3,191.0 | - | 58,602.9 | - | 814.0 | - | 7,963.5 | - |
| | Aug. | 11,115.3 | - | 137,236.7 | - | 3,198.6 | - | 57,372.0 | - | 808.3 | - | 7,666.8 | - |
| | Sep. | 10,645.0 | - | 137,441.4 | - | 3,193.6 | - | 58,272.3 | - | 823.5 | - | 7,598.4 | - |
| | Oct. | 11,606.3 | - | 141,753.2 | - | 3,224.1 | - | 59,037.0 | - | 819.5 | - | 7,473.6 | - |
| | Nov. | 11,587.1 | - | 139,899.3 | - | 3,233.3 | - | 59,303.5 | - | 848.5 | - | 7,558.3 | - |
| | Dec. | 10,735.1 | - | 142,720.2 | - | 3,322.7 | - | 46,580.8 | - | 819.9 | - | 7,658.1 | - |
| | 2003 Jan. | 11,690.7 | - | 142,447.2 | - | 3,388.7 | - | 54,159.9 | - | 853.8 | - | 7,635.3 | - |
| | Feb. | 11,568.8 | - | 143,238.3 | - | 3,383.3 | - | 61,123.7 | - | 836.1 | - | 7,572.7 | - |
| | Mar. | 11,461.1 | - | 155,221.7 | - | 3,410.0 | - | 62,563.0 | - | 834.6 | - | 8,103.6 | - |
| | Apr. | 11,500.4 | - | 144,303.8 | - | 3,328.1 | - | 64,106.1 | - | 826.1 | - | 7,786.9 | - |
| | May | 10,912.0 | - | 118,737.3 | - | 3,394.3 | - | 65,326.9 | - | 815.2 | - | 7,831.6 | - |
| | June | 11,109.4 | - | 118,835.2 | - | 3,354.2 | - | 67,313.3 | - | 801.2 | - | 7,692.0 | - |
| | July | 12,368.5 | - | 123,908.0 | - | 3,443.1 | - | 67,963.5 | - | 812.3 | - | 8,049.5 | - |
| | Aug. | 12,113.8 | - | 148,681.2 | - | 3,457.7 | - | 65,962.8 | - | 810.6 | - | 8,042.2 | - |
| | Sep. | 12,056.0 | - | 123,157.9 | - | 3,497.7 | - | 64,273.8 | - | 831.4 | - | 7,892.4 | - |
| | Oct. | 12,126.0 | - | 123,391.4 | - | 3,504.6 | - | 64,847.6 | - | 878.5 | - | 8,321.8 | - |
| | Nov. | 12,304.0 | - | 144,342.0 | - | 3,441.0 | - | 64,410.2 | - | 889.0 | - | 8,384.8 | - |
| | Dec. | 11,590.4 | - | 120,629.0 | - | 3,499.7 | - | 64,924.3 | - | 918.8 | - | 8,537.2 | - |
| | 2004 Jan. | 12,021.7 | - | 144,662.6 | - | 3,589.5 | - | 65,469.8 | - | 887.6 | - | 8,075.1 | - |
| | Feb | 12,155.1 | - | 118,935.2 | - | 3,614.3 | - | 66,349.0 | - | 867.8 | - | 8,073.3 | - |
| | Mar | 12,031.7 | - | 121,351.4 | - | 3,579.3 | - | 66,474.5 | - | 823.3 | - | 7,999.4 | - |
| | Apr | 12,095.8 | - | 117,653.0 | - | 3,568.1 | - | 65,437.9 | - | 790.9 | - | 7,434.9 | - |
| | May | 11,611.0 | - | 118,151.5 | - | 3,569.4 | - | 65,849.5 | - | 733.3 | - | 7,297.8 | - |
| | Jun | 12,038.4 | - | 143,936.3 | - | 3,648.9 | - | 65,471.1 | - | 742.4 | - | 7,232.1 | - |
| | Jul | 12,520.5 | - | 120,399.8 | - | 3,654.1 | - | 66,491.6 | - | 772.4 | - | 8,191.4 | - |
| | Aug | 12,651.9 | - | 117,603.3 | - | 3,374.1 | - | 64,164.8 | - | 773.4 | - | 8,160.8 | - |
| | Sep | 13,315.3 | - | 133,418.3 | - | 2,729.9 | - | 47,642.5 | - | 720.0 | - | 7,696.7 | - |
| | Oct | 14,676.4 | - | 133,695.4 | - | 2,121.1 | - | 33,919.4 | - | 747.0 | - | 7,952.5 | - |
| | Nov | 14,809.2 | - | 138,416.8 | - | 1,754.1 | - | 28,043.2 | - | 778.4 | - | 8,094.0 | - |
| | Dec | 15,092.5 | - | 147,471.5 | - | 1,768.4 | - | 17,792.9 | - | 789.9 | - | 8,070.4 | - |
| | 2005 Jan. | 12,021.7 | - | 144,662.6 | - | 3,589.5 | - | 65,469.8 | - | 887.6 | - | 8,075.1 | - |

1 Mulai Januari 1999, sesetengah institusi perbankan telah berpindah kepada Rangka Kerja Mudah Tunai Baru. Institusi-institusi berkenaan adalah dikecualikan daripada data bagi keperluan harta mudah tunai (harta mudah tunai, tanggungan yang layak, nisbah mudah tunai) mulai Januari 1999. Bermula daripada 1 Januari 2001, semua institusi perbankan telah berpindah kepada Rangka Kerja Mudah Tunai Baru (sila rujuk Jadual III.28).

*1 Beginning January 1999, some banking institutions migrated to the New Liquidity Framework. These institutions were excluded from the data on liquid asset requirement (liquid assets, eligible liabilities, liquidity ratio) from January 1999 onwards. Since 1 January 2001, all banking institutions have moved to the New Liquidity Framework (see Table III.28).*