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*			
	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]*	
2003 Jan./*Jan.*	10,597	(3%)	27,832	17,657 (5%)	39,669	3,525 (5%)	4,170	5,838 (7%)	5,608
2003 Feb./*Feb.*	10,627	(3%)	28,796	17,705 (5%)	46,625	4,244 (5%)	4,919	5,942 (7%)	8,256
2003 Mac/*Mar.*	10,726	(3%)	32,814	17,871 (5%)	41,640	4,287 (5%)	5,618	6,002 (7%)	8,718
2003 Apr/*Apr.*	10,776	(3%)	31,113	17,956 (5%)	44,158	4,239 (5%)	4,550	5,935 (7%)	7,487
2003 Mei/*May*	10,854	(3%)	30,630	18,089 (5%)	43,689	4,194 (5%)	3,539	5,872 (7%)	6,317
2003 Jun/*June*	11,006	(3%)	35,052	18,344 (5%)	45,492	4,239 (5%)	4,783	5,934 (7%)	7,034
2003 Jul/*July*	11,052	(3%)	34,423	18,421 (5%)	39,418	4,198 (5%)	4,148	5,878 (7%)	6,051
2003 Ogos/*Aug*	11,125	(3%)	25,070	18,541 (5%)	40,057	4,216 (5%)	2,376	5,902 (7%)	6,509
2003 Sep/*Sept.*	11,129	(3%)	34,953	18,547 (5%)	50,726	4,249 (5%)	3,672	5,949 (7%)	6,842
2003 Okt/*Oct.*	10,877	(3%)	27,146	18,789 (5%)	48,167	4,178 (5%)	3,491	5,849 (7%)	6,867
2003 Nov/Nov.	11,383	(3%)	34,008	18,971 (5%)	56,378	4,161 (5%)	2,334	5,826 (7%)	6,444
2003 Dis/Dec.	11,536	(3%)	37,686	19,226 (5%)	61,141	4,165 (5%)	4,474	5,831 (7%)	6,223
2004 Jan./Jan.	11,473	(3%)	25,936	19,122 (5%)	58,150	4,217 (5%)	3,898	5,903 (7%)	7,181
2004 Feb./Feb.	11,671	(3%)	32,211	19,451 (5%)	53,228	4,332 (5%)	4,058	6,065 (7%)	8,023
2004 Mac/Mar.	11,775	(3%)	31,563	19,625 (5%)	54,075	4,341 (5%)	3,398	6,077 (7%)	7,914
2004 Apr/Apr.	11,786	(3%)	28,892	19,644 (5%)	48,175	4,329 (5%)	2,965	6,061 (7%)	5,070
2004 Mei/May	11,815	(3%)	32,151	19,692 (5%)	55,653	4,285 (5%)	3,078	6,000 (7%)	7,013
2004 Jun/June	11,891	(3%)	30,636	19,819 (5%)	50,741	4,298 (5%)	3,731	6,017 (7%)	6,204
2004 Jul/July	11,990	(3%)	25,572	19,984 (5%)	46,069	3,908 (5%)	3,691	5,582 (7%)	4,974
2004 Ogos/Aug	12,466	(3%)	35,585	20,777 (5%)	54,572	3,243 (5%)	2,835	4,651 (7%)	3,149
2004 Sep/Sept.	12,841	(3%)	39,616	21,402 (5%)	60,593	2,803 (5%)	3,219	4,030 (7%)	2,482

Akhir tempoh / *End-period*	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*	
	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.*	446	(3%)	5,222	744 (5%)	3,940
2003 Feb./*Feb.*	472	(3%)	5,557	786 (5%)	6,667
2003 Mac/*Mar.*	490	(3%)	7,477	816 (5%)	7,043
2003 Apr/*Apr.*	463	(3%)	7,515	771 (5%)	6,737
2003 Mei/*May*	450	(3%)	5,115	749 (5%)	5,644
2003 Jun/*June*	487	(3%)	6,627	812 (5%)	5,404
2003 Jul/*July*	484	(3%)	7,230	806 (5%)	6,011
2003 Ogos/*Aug*	488	(3%)	5,510	814 (5%)	5,393
2003 Sep/*Sept.*	482	(3%)	5,777	804 (5%)	5,405
2003 Okt/*Oct.*	491	(3%)	6,492	819 (5%)	5,805
2003 Nov/Nov.	419	(3%)	6,073	699 (5%)	5,944
2003 Dis/Dec.	528	(3%)	6,173	897 (5%)	5,059
2004 Jan./Jan.	1,458	(3%)	5,758	1,460 (5%)	5,896
2004 Feb./Feb.	494	(3%)	5,537	824 (5%)	7,537
2004 Mac/Mar.	506	(3%)	6,014	843 (5%)	7,177
2004 Apr/Apr.	527	(3%)	4,498	879 (5%)	6,854
2004 Mei/May	502	(3%)	3,182	837 (5%)	2,692
2004 Jun/June	555	(3%)	6,302	925 (5%)	6,989
2004 Jul/July	518	(3%)	4,584	864 (5%)	5,911
2004 Ogos/Aug	524	(3%)	4,135	874 (5%)	5,417
2004 Sep/Sept.	533	(3%)	6,063	889 (5%)	6,539

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.