# 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 dalam 1 Minggu / *Liquidity Surplus over 1 Week* | | Lebihan Mudah Tunai dalam 1 Bulan / *Liquidity Surplus over 1 Month* | | Lebihan Mudah Tunai dalam 1 Minggu / *Liquidity Surplus over 1 Week* | | Lebihan Mudah Tunai dalam 1 Bulan / *Liquidity Surplus over 1 Month* | | Lebihan Mudah Tunai dalam 1 Minggu / *Liquidity Surplus over 1 Week* | | Lebihan Mudah Tunai dalam 1 Bulan / *Liquidity Surplus over 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] |
| 1998 Dis./*Dec.* | 4,988 (5%) | 6,660 | 6,986 (7%) | 9,732 | 794 (5%) | 918 | 2,381 (15%) | 1,247 | 0 (5%) | 0 | 0 (15%) | 0 |
| 1999 Jan./*Jan.* | 5,037 (5%) | 5,878 | 7,051 (7%) | 9,425 | 830 (5%) | 1,423 | 2,463 (15%) | 1,475 | 0 (5%) | 0 | 0 (15%) | 0 |
| 1999 Feb./*Feb.* | 5,154 (5%) | 7,149 | 7,215 (7%) | 12,755 | 850 (5%) | 1,255 | 2,552 (15%) | 1,371 | 0 (5%) | 0 | 0 (15%) | 0 |
| 1999 Mac/*Mar.* | 5,117 (5%) | 8,234 | 7,163 (7%) | 11,871 | 863 (5%) | 1,781 | 2,587 (15%) | 1,791 | 0 (5%) | 0 | 0 (15%) | 0 |
| 1999 Apr/*Apr.* | 5,265 (5%) | 6,078 | 7,372 (7%) | 11,772 | 902 (5%) | 1,390 | 2,706 (15%) | 1,742 | 0 (5%) | 0 | 0 (15%) | 0 |
| 1999 Mei/*May* | 5,505 (5%) | 8,742 | 7,710 (7%) | 14,592 | 863 (5%) | 1,457 | 2,590 (15%) | 1,293 | 0 (5%) | 0 | 0 (15%) | 0 |
| 1999 Jun/*Jun.* | 5,174 (5%) | 8,871 | 7,243 (7%) | 14,899 | 908 (5%) | 1,447 | 2,725 (15%) | 1,604 | 0 (5%) | 0 | 0 (15%) | 0 |
| 1999 Jul/*Jul.* | 5,653 (5%) | 6,898 | 7,914 (7%) | 16,914 | 897 (5%) | 979 | 2,690 (15%) | 1,555 | 0 (5%) | 0 | 0 (15%) | 0 |
| 1999 Aug/*Aug.* | 5,676 (5%) | 11,572 | 7,947 (7%) | 18,103 | 898 (5%) | 2,155 | 2,695 (15%) | 2,009 | 51 (5%) | 168 | 51 (15%) | 566 |
| 1999 Sep/*Sep.* | 3,411 (3%) | 11,570 | 5,685 (5%) | 21,011 | 897 (5%) | 1,454 | 1,255 (7%) | 2,541 | 31 (3%) | 334 | 52 (5%) | 728 |
| 1999 Okt/*Oct.* | 5,484 (3%) | 17,546 | 9,077 (5%) | 29,898 | 1,371 (5%) | 4,933 | 1,919 (7%) | 6,786 | 43 (3%) | 298 | 72 (5%) | 781 |
| 1999 Nov./*Nov.* | 5,367 (3%) | 13,972 | 8,931 (5%) | 33,639 | 1,409 (5%) | 4,274 | 1,972 (7%) | 7,030 | 42 (3%) | 539 | 70 (5%) | 1020 |

1 Mulai Januari 1999, sesetengah institusi perbankan (IP) telah berpindah kepada Rangka Kerja Mudah Tunai Baru. Semua IP perlu berpindah dan mematuhi Rangka Kerja Baru sebelum atau pada 1 Januari 2000. Data yang dilaporkan adalah hanya untuk IP yang telah berpindah kepada Rangka Kerja Baru: 15 IP mulai Dis. 98, 16 IP mulai Apr. 99, 22 IP mulai Jul. 99, 23 IP mulai Aug. 99 dan 24 IP mulai Sep. 99.

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. All BIs are required to comply with the New Liquidity Framework by 1January 2000. Darta reported are only for those BIs that have crossed over to the New Framework: 15 BIs since Dec-98, 16 BIs since Apr. 99, 22 BIs since July 99, 23 BIs since August 99 and 24 BIs since Oct. 99.*

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