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*			*Commercial banks* — 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 Sep/*Sept.*	11,129	(3%)	34,953	18,547	(5%)	50,726
2003 Okt/*Oct.*	10,877	(3%)	27,146	18,789	(5%)	48,167
2003 Nov/*Nov.*	11,383	(3%)	34,008	18,971	(5%)	56,378
2003 Dis/*Dec.*	11,536	(3%)	37,686	19,226	(5%)	61,141
2004 Jan./*Jan.*	11,473	(3%)	25,936	19,122	(5%)	58,150
2004 Feb./*Feb.*	11,671	(3%)	32,211	19,451	(5%)	53,228
2004 Mac/*Mar.*	11,775	(3%)	31,563	19,625	(5%)	54,075
2004 Apr/*Apr.*	11,786	(3%)	28,892	19,644	(5%)	48,175
2004 Mei/*May*	11,815	(3%)	32,151	19,692	(5%)	55,653
2004 Jun/*June*	11,891	(3%)	30,636	19,819	(5%)	50,741
2004 Jul/*July*	11,990	(3%)	25,572	19,984	(5%)	46,069
2004 Ogos/*Aug*	12,466	(3%)	35,585	20,777	(5%)	54,572
2004 Sep/*Sept.*	12,841	(3%)	39,616	21,402	(5%)	60,593
2004 Okt/*Oct.*	13,313	(3%)	34,553	22,189	(5%)	53,451
2004 Nov/*Nov.*	13,667	(3%)	44,139	22,778	(5%)	67,548
2004 Dis/*Dec.*	14,000	(3%)	54,890	23,333	(5%)	82,267
2005 Jan./*Jan.*	14,279	(3%)	64,312	23,813	(5%)	85,539
2005 Feb./*Feb.*	14,379	(3%)	64,834	23,171	(5%)	84,170
2005 Mac/*Mar.*	14,213	(3%)	55,137	23,688	(5%)	80,612
2005 Apr/*Apr.*	13,434	(3%)	47,660	22,390	(5%)	75,586
2005 Mei/*May*	13,552	(3%)	55,690	22,586	(5%)	79,599
2005 Jun/*June*	15,281	(3%)	51,652	25,468	(5%)	66,601
2005 Jul/*July*	15,239	(3%)	48,252	25,398	(5%)	71,070
2005 Ogos/*Aug*	15,394	(3%)	44,184	25,657	(5%)	60,564
2005 Sep/*Sept.*	15,489	(3%)	48,441	25,815	(5%)	55,873

Akhir tempoh / *End-period*	Syarikat Kewangan — Lebihan Mudah Tunai <= 1 minggu / *Liquidity Surplus < = 1 week*			*Finance Companies* — 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 Sep/*Sept.*	4,249	(5%)	3,672	5,949	(7%)	6,842
2003 Okt/*Oct.*	4,178	(5%)	3,491	5,849	(7%)	6,867
2003 Nov/*Nov.*	4,161	(5%)	2,334	5,826	(7%)	6,444
2003 Dis/*Dec.*	4,165	(5%)	4,474	5,831	(7%)	6,223
2004 Jan./*Jan.*	4,217	(5%)	3,898	5,903	(7%)	7,181
2004 Feb./*Feb.*	4,332	(5%)	4,058	6,065	(7%)	8,023
2004 Mac/*Mar.*	4,341	(5%)	3,398	6,077	(7%)	7,914
2004 Apr/*Apr.*	4,329	(5%)	2,965	6,061	(7%)	5,070
2004 Mei/*May*	4,285	(5%)	3,078	6,000	(7%)	7,013
2004 Jun/*June*	4,298	(5%)	3,731	6,017	(7%)	6,204
2004 Jul/*July*	3,908	(5%)	3,691	5,582	(7%)	4,974
2004 Ogos/*Aug*	3,243	(5%)	2,835	4,651	(7%)	3,149
2004 Sep/*Sept.*	2,803	(5%)	3,219	4,030	(7%)	2,482
2004 Okt/*Oct.*	2,393	(5%)	2,414	3,351	(7%)	2,616
2004 Nov/*Nov.*	1,706	(5%)	2,197	2,388	(7%)	2,500
2004 Dis/*Dec.*	1,948	(5%)	2,236	2,727	(7%)	1,954
2005 Jan./*Jan.*	1,961	(5%)	1,596	2,746	(7%)	2,197
2005 Feb./*Feb.*	2,044	(5%)	2,792	2,861	(7%)	2,606
2005 Mac/*Mar.*	2,178	(5%)	2,616	2,965	(7%)	2,734
2005 Apr/*Apr.*	2,136	(5%)	1,842	2,991	(7%)	1,936
2005 Mei/*May*	2,167	(5%)	2,229	3,033	(7%)	2,800
2005 Jun/*June*	667	(5%)	167	933	(7%)	98
2005 Jul/*July*	663	(5%)	353	929	(7%)	217
2005 Ogos/*Aug*	670	(5%)	221	939	(7%)	199
2005 Sep/*Sept.*	695	(5%)	119	973	(7%)	11

Akhir tempoh / *End-period*	Bank Saudagar — Lebihan Mudah Tunai <= 1 minggu / *Liquidity Surplus < = 1 week*			*Merchant Banks* — 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 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
2004 Okt/*Oct.*	554	(3%)	6,250	923	(5%)	6,083
2004 Nov/*Nov.*	517	(3%)	4,359	861	(5%)	7,162
2004 Dis/*Dec.*	503	(3%)	6,159	838	(5%)	8,554
2005 Jan./*Jan.*	555	(3%)	7,227	925	(5%)	8,561
2005 Feb./*Feb.*	604	(3%)	8,107	1,006	(5%)	9,746
2005 Mac/*Mar.*	586	(3%)	6,948	977	(5%)	9,586
2005 Apr/*Apr.*	566	(3%)	7,192	943	(5%)	8,745
2005 Mei/*May*	608	(3%)	5,184	1,014	(5%)	7,056
2005 Jun/*June*	577	(3%)	5,199	961	(5%)	6,536
2005 Jul/*July*	626	(3%)	4,785	1,043	(5%)	5,722
2005 Ogos/*Aug*	587	(3%)	6,006	979	(5%)	7,620
2005 Sep/*Sept.*	561	(3%)	7,299	934	(5%)	7,397

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.