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*			Peratus/*Percent*	RM juta/*RM million*			Peratus/*Percent*	RM juta/*RM million*			Peratus/*Percent*
Tempoh sebelum pengenalan Rangka Kerja Mudah Tunai Baru *Period prior to the introduction of the New Liquidity Framework*	1980	1,169.4	5,484.3	23,737.8	23.4	89.6	511.4	3,650.2	14.3	18.1	241.3	1,435.3	17.8
	1981	1,374.5	7,428.1	28,267.3	27.0	115.8	594.6	4,069.8	12.8	26.8	251.4	1,916.3	14.1
	1982	1,581.0	8,347.5	32,234.1	26.4	139.2	652.3	5,651.3	11.7	33.6	293.9	2,303.2	13.1
	1983	1,852.7	8,593.4	38,462.1	23.2	179.8	803.5	7,305.4	11.2	44.6	403.0	3,162.7	13.6
	1984	2,141.7	10,395.2	43,788.4	24.2	242.9	1,056.4	9,745.4	10.9	55.2	447.4	3,779.5	12.2
	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 Jan.	28,868.6	37,332.6	203,730.5	18.3	12,503.0	11,789.7	90,136.4	13.1	2,724.7	2,986.0	19,427.2	15.4
	Feb.	29,773.2	38,456.1	216,438.3	17.8	12,772.2	11,957.4	93,664.0	12.8	2,835.4	3,214.9	20,468.0	15.7
	Mac	30,431.8	38,595.6	205,404.0	18.8	13,085.4	12,065.5	96,144.4	12.5	2,909.0	3,242.1	21,338.1	15.2
	Apr.	31,158.6	39,645.9	221,992.0	17.9	13,385.5	12,107.8	98,576.7	12.3	3,060.9	3,340.2	22,099.7	15.1
	Mei	31,759.0	40,293.4	228,258.3	17.7	13,698.4	12,576.8	100,659.3	12.5	3,074.5	3,130.6	22,698.1	13.8
	Jun	32,385.5	42,106.4	226,812.4	18.6	13,866.8	12,905.0	102,244.1	12.6	3,082.2	3,257.5	22,806.9	14.3
	Jul.	33,033.2	42,403.8	243,262.4	17.4	14,175.8	12,967.2	105,034.8	12.3	3,129.1	4,027.0	23,095.3	17.4
	Ogos	34,153.6	42,129.0	247,904.8	17.0	14,782.3	13,601.1	107,909.2	12.6	3,156.3	3,406.1	23,186.7	14.7
	Sep.	33,931.9	43,950.1	251,989.9	17.4	15,109.3	12,560.8	111,838.1	11.2	3,164.1	3,417.4	23,402.4	14.6
	Okt.	34,947.3	44,324.7	250,462.2	17.7	15,450.4	12,809.3	114,277.5	11.2	3,267.1	3,488.1	24,107.8	14.5
	Nov.	35,911.5	45,721.9	256,995.4	17.8	15,604.0	12,514.8	115,254.3	10.9	3,399.2	3,548.7	25,113.8	14.1
	Dis.	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 Jan.	38,544.7	47,850.5	248,394.4	19.3	15,785.3	11,451.0	115,120.1	9.9	3,428.4	3,522.3	24,786.0	14.2
	Feb.	29,036.3	47,661.4	287,279.3	16.6	11,555.7	11,438.3	115,135.7	9.9	2,495.1	3,617.1	24,446.3	14.8
	Mac	27,920.3	45,983.9	277,856.2	16.5	10,985.7	12,348.0	109,509.7	11.3	2,391.9	3,533.3	23,828.1	14.8
	Apr.	27,569.7	46,192.8	272,096.8	17.0	10,731.9	12,797.8	107,007.5	12.0	2,345.8	3,252.6	23,411.0	13.9
	Mei	27,503.0	45,145.0	270,542.7	16.7	10,571.3	12,576.0	105,536.4	11.9	2,311.3	3,281.7	23,107.8	14.2
	Jun	26,366.6	45,491.9	268,613.5	16.9	10,470.6	12,842.0	104,305.1	12.3	2,285.9	3,301.0	22,861.2	14.4
	Jul.	22,012.4	45,201.9	270,708.4	16.7	8,076.6	12,033.0	100,490.9	12.0	1,822.5	3,145.1	22,754.5	13.8
	Ogos	21,469.3	44,770.6	265,470.1	16.9	7,786.2	11,658.4	96,137.5	12.1	1,778.5	3,149.3	22,226.4	14.2
	Sep.	11,263.5	41,904.2	267,630.8	15.7	3,778.6	11,408.6	94,382.0	12.1	886.3	3,248.1	22,137.6	14.7
	Okt.	10,383.3	42,046.8	256,148.2	16.4	3,617.9	12,022.5	89,813.3	13.4	848.2	3,441.4	21,105.0	16.3
	Nov.	10,107.0	42,041.0	256,777.1	16.4	3,541.3	11,695.2	87,877.2	13.3	853.4	3,689.9	21,236.7	17.4
	Dis.	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] *Period after* [1]	1999 Jan.	10,742.8	28,813.3	173,046.9	16.7	3,408.3	10,999.9	77,620.8	14.2	876.5	4,471.4	21,747.4	20.6
	Feb.	10,449.5	28,826.6	169,862.3	17.0	3,389.8	12,350.9	76,674.4	16.1	861.2	4,477.4	21,548.1	20.8
	Mac	10,225.7	29,077.6	169,885.3	17.1	3,406.2	11,387.5	77,491.2	14.7	849.0	4,168.3	21,533.5	19.4
	Apr.	10,389.8	29,952.0	170,685.0	17.5	3,268.0	12,644.2	73,598.8	17.2	829.9	3,921.1	21,192.2	18.5
	Mei	10,176.3	28,845.6	170,307.6	16.9	3,220.6	13,686.2	72,350.5	18.9	805.4	4,136.8	20,858.1	19.8
	Jun	10,399.3	29,245.2	170,127.2	17.2	3,216.3	13,990.9	72,415.9	19.3	807.8	4,200.6	20,613.3	20.4
	Jul.	10,400.1	20,142.6	112,128.5	18.0	3,238.3	10,557.0	56,325.3	18.7	812.7	3,710.1	20,865.7	17.8
	Aug.	10,570.3	19,728.1	112,439.2	17.5	3,216.5	10,324.9	54,903.9	18.8	789.0	3,285.7	18,087.7	18.2
	Sep.	9,949.5	19,680.0	111,274.6	17.7	3,172.3	10,000.8	55,074.7	18.2	786.4	3,190.8	17,625.8	18.1
	Oct.	10,721.7	19,128.6	109,322.8	17.5	3,129.1	9,802.2	53,981.0	18.2	781.0	3,195.9	17,285.9	18.5
	Nov.	10,464.5	20,278.3	108,085.1	18.8	3,133.1	9,197.8	53,767.8	17.1	812.5	3,078.7	17,551.6	17.5
	Dec.	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 Jan.	10,773.4	20,055.1	109,748.9	18.3	3,278.9	9,730.0	53,571.9	18.2	836.0	3,279.4	17,936.5	18.3
	Feb.	10,758.7	21,270.3	108,550.4	19.6	3,132.6	9,507.3	53,658.1	17.7	836.6	3,335.0	17,521.9	19.0
	Mar.	10,119.3	20,757.8	108,265.7	19.2	3,111.3	9,291.7	52,878.6	17.6	823.8	3,407.5	17,470.5	19.5
	Apr.	10,161.5	20,235.4	107,228.1	18.9	3,076.9	9,181.8	52,100.9	17.6	814.1	2,089.5	8,235.7	25.4
	May	10,486.4	20,461.5	106,372.3	19.2	3,059.8	8,923.5	51,713.0	17.3	815.6	1,908.7	8,321.7	22.9
	June	10,421.2	19,746.5	99,613.1	19.8	3,031.4	6,729.5	41,137.4	16.4	800.0	2,016.7	8,119.8	24.8
	July	10,918.8	18,302.7	101,641.3	18.0	2,998.6	6,634.7	40,554.8	16.4	803.0	1,844.6	8,161.1	22.6
	Aug.	10,842.2	17,754.4	102,946.5	17.2	2,972.6	6,912.8	40,129.3	17.2	827.2	1,787.4	8,155.3	21.9
	Sep.	11,304.4	12,560.1	74,573.3	16.8	2,948.6	6,853.2	39,935.1	17.2	808.4	1,748.9	7,946.7	22.0
	Oct	11,430.0	12,812.2	73,924.9	17.3	2,973.6	6,684.9	39,488.0	16.9	838.2	1,781.8	8,046.6	22.1

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. Sila rujuk Jadual III.28 untuk data bagi Rangka Kerja Mudah Tunai Baru.

1 Beginning January 1999, some banking institutions have migrated to the New Liquidity Framework. These institutions are excluded from the data on liquid asset requirement (liquid assets, eligible liabilities, liquidity ratio) from January 1999 onwards. See Table III.28 for data under the New Liquidity Framework.