# III.26 Nisbah Keperluan Berkanun dan Nisbah Mudah Tunai
## *Statutory Reserve Requirement and Liquidity Ratio*

| Tahun / *Year* | Tarikh perubahan / *Date of change* | Bank perdagangan / *Commercial banks* | | Syarikat kewangan / *Finance companies* | | Merchant banks / *Bank saudagar* | |
|---|---|---|---|---|---|---|---|
| | | SRR / *SRR* | Nisbah mudah tunai [4] / *Liquidity ratio* [4] | SRR / *SRR* | Nisbah mudah tunai [4] / *Liquidity ratio* [4] | SRR / *SRR* | Nisbah mudah tunai [4] / *Liquidity ratio* [4] |
| 1959 | Jan. / *Jan.* | 2.5 [1] | - | - | - | - | - |
| 1959 | 16 Dis. / *16 Dec.* | 4.0 | - | - | - | - | - |
| 1965 | 16 Feb. / *16 Feb.* | 3.5 | - | - | - | - | - |
| 1969 | 16 Jul. / *16 July* | 5.0 | 20.0 (10.0) | - | - | - | - |
| 1972 | 16 Okt. / *16 Oct.* | 8.5 | 20.0 (10.0) | 2.5 [2] | - | - | - |
| 1973 | 16 Ogos / *16 Aug.* | 8.5 | 25.0 (12.5) | 5.0 | 10.0 (5.0) | - | - |
| 1974 | 16 Jan. / *16 Jan.* | 10.0 | 25.0 (12.5) | 7.0 | 10.0 (5.0) | - | - |
| 1975 | 17 Feb. / *17 Feb.* | 8.5 | 25.0 (12.5) | 5.5 | 10.0 (5.0) | 1.5 [3] | - |
| 1976 | 16 Feb. / *16 Feb.* | 6.0 | 25.0 (12.5) | 4.0 | 10.0 (5.0) | 1.5 | - |
| 1978 | 16 Dis. / *16 Dec.* | 5.0 | 25.0 (12.5) | 2.5 | 10.0 (5.0) | 1.5 | - |
| 1979 | 1 Mac / *1 March* | 5.0 | 20.0 (10.0) | 2.5 | 10.0 (5.0) | 1.5 | 10.0 |
| 1985 | 15 Apr. / *15 Apr.* | 4.0 | 18.5 (10.0) | 2.5 | 10.0 (5.0) | 2.5 | 10.0 |
| 1986 | 15 Feb. / *15 Feb.* | 4.0 | 17.0 (10.0) | 3.0 | 10.0 (5.0) | 3.0 | 10.0 |
| 1986 | 15 Okt. / *15 Oct.* | 3.5 | 17.0 (10.0) | 3.0 | 10.0 (5.0) | 3.0 | 10.0 |
| 1989 | 1 Jan. [6] / *1 Jan.* [6] | 3.5 | 17.0 (5.0) | 3.0 | 10.0 [7] | 3.0 | 10.0 dan 12.5 [5] |
| 1989 | 2 Mei / *2 May* | 4.5 | 17.0 (5.0) | 4.5 | 10.0 | 4.5 | 10.0 dan 12.5 |
| 1989 | 16 Okt. / *16 Oct.* | 5.5 | 17.0 (5.0) | 5.5 | 10.0 | 5.5 | 10.0 dan 12.5 |
| 1990 | 16 Jan. / *16 Jan.* | 6.5 | 17.0 [7] | 6.5 | 10.0 dan 12.5 [8] | 6.5 | 10.0 dan 12.5 |
| 1991 | 16 Ogos / *16 Aug.* | 7.5 | 17.0 | 7.5 | 10.0 dan 12.5 [8] | 7.5 | 10.0 dan 12.5 |
| 1992 | 2 Mei / *2 May* | 8.5 | 17.0 | 8.5 | 10.0 dan 12.5 | 8.5 | 10.0 dan 12.5 |
| 1994 | 3 Jan. / *3 Jan.* | 9.5 | 17.0 | 9.5 | 10.0 dan 12.5 | 9.5 | 10.0 dan 12.5 |
| 1994 | 16 Mei / *16 May* | 10.5 | 17.0 | 10.5 | 10.0 dan 12.5 | 10.5 | 10.0 dan 12.5 |
| 1994 | 1 Jul. / *1 July* | 11.5 | 17.0 | 11.5 | 10.0 dan 12.5 | 11.5 | 10.0 dan 12.5 |
| 1996 | 1 Feb. / *1 Feb.* | 12.5 | 17.0 | 12.5 | 10.0 dan 12.5 | 12.5 | 10.0 dan 12.5 |
| 1996 | 1 Jun / *1 Jun.* | 13.5 | 17.0 | 13.5 | 10.0 dan 12.5 | 13.5 | 10.0 dan 12.5 |
| 1998 | 16 Feb. / *16 Feb.* | 10.0 | 17.0 | 10.0 | 10.0 dan 12.5 | 10.0 | 10.0 dan 12.5 |
| 1998 | 1 Jul. / *1 July* | 8.0 | 17.0 | 8.0 | 10.0 dan 12.5 | 8.0 | 10.0 dan 12.5 |
| 1998 | 1 Sept. / *1 Sep.* | 6.0 | 17.0 | 6.0 | 10.0 dan 12.5 | 6.0 | 10.0 dan 12.5 |
| 1998 | 16 Sept. / *16 Sep.* | 4.0 | 15.0 | 4.0 | 10.0 dan 12.5 | 4.0 | 10.0 dan 12.5 |

1 Pertama kali dikuatkuasakan ke atas bank perdagangan.
2 Pertama kali dikuatkuasakan ke atas syarikat kewangan.
3 Pertama kali dikuatkuasakan ke atas bank saudagar.
4 Berkuatkuasa mulai 1 Februari 1987, nisbah mudah tunai minimum boleh dipuratakan. Purata harian nisbah mudah tunai dibolehkan menyusut sebanyak 2% daripada nisbah minimum.
5 Berkuatkuasa mulai 1 Februari 1987, bagi bank saudagar yang menerbitkan IDB, nisbah mudah tunai adalah lebih tinggi pada 12.5%.
6 Berkuatkuasa mulai 1 Januari 1989, nisbah mudah tunai minimum boleh dipuratakan. Purata harian nisbah mudah tunai dibolehkan menyusut sebanyak 0.5% daripada nisbah minimum.
7 Berkuatkuasa mulai 1 Januari 1989, nisbah mudah tunai dua kumpulan ke atas bank perdagangan (berkuatkuasa mulai 1 Jun 1990) dan syarikat kewangan telah dibubarkan. Nisbah utama ditunjukkan di dalam kurungan.
8 Berkuatkuasa mulai 1 Mac 1990, bagi syarikat kewangan yang menerbitkan IDB, nisbah mudah tunai adalah lebih tinggi pada 12.5%.

*1 First introduced for commercial banks.*
*2 First introduced for finance companies.*
*3 First introduced for merchant banks.*
*4 With effect from February 1, 1987, averaging of the minimum liquidity requirement was allowed. Daily liquidity ratio was allowed to decline by as much as 2% point below the required minimum.*
*5 With effect from February 1, 1987, for merchant banks which issued NIDs, the minimum liquidity ratio was higher at 12.5%.*
*6 With effect from January 1, 1989, averaging of the statutory reserve requirement was allowed. Daily SRR ratio was allowed to decline by as much as 0.5% point below the required minimum.*
*7 With effect from January 1, 1989, the two-tier liquidity ratios were removed for both the finance companies and commercial banks (with effect from June 1, 1990). In brackets are the primary ratios.*
*8 With effect from March 1, 1990, for finance companies which issued NIDs, minimum liquidity ratio was higher at 12.5%.*