2.26 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 [9] / *Finance companies* [9]		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
2008	24 Nov. / *24 Nov.*	3.5	-	-	-	3.5	-
2009	1 Feb. / *1 Feb.*	2.0	-	-	-	2.0	-
	1 Mac / *1 Mar.*	1.0	-	-	-	1.0	-

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%.
9 Mulai tahun 2006, syarikat kewangan telah diserap oleh bank perdagangan.

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%.
9 By 2006, finance companies had been absorbed by commercial banks