2.28 Rangka Kerja Mudah Tunai [1]

Liquidity Framework [1]

RM juta

Akhir tempoh / *End-period*	Bank perdagangan / *Commercial banks*				Syarikat Kewangan / *Finance Companies*				Bank Pelaburan / Bank Saudagar				Bank Pelaburan / Bank Saudagar			
	Lebihan Mudah Tunai <= 1 minggu / *Liquidity Surplus < = 1 week*				Lebihan Mudah Tunai > 1 minggu - 1 bulan / *Liquidity Surplus > 1 week - 1 month*				Lebihan Mudah Tunai <= 1 minggu / *Liquidity Surplus < = 1 week*				Lebihan Mudah Tunai < = 3 hari [4] / *Investment Banks Liquidity Surplus < = 3 days* [4]			
	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]	
2008 Jan/*Jan*.	19,762	(3%)	68,455		32,937	(5%)	90,124		-		-		-		1,203	(3%)	7,536	
2008 Feb./*Feb*.	19,945	(3%)	63,113		33,242	(5%)	90,212		-		-		-		1,187	(3%)	11,044	
2008 Mac/*Mar*.	20,141	(3%)	72,705		33,568	(5%)	95,757		-		-		-		1,240	(3%)	8,972	
2008 Apr/*Apr*.	20,558	(3%)	60,437		34,263	(5%)	85,046		-		-		-		983	(3%)	7,423	
2008 Mei/*May*	20,729	(3%)	60,297		34,549	(5%)	86,988		-		-		-		968	(3%)	6,040	
2008 Jun/*June*	21,073	(3%)	65,211		35,121	(5%)	90,009		-		-		-		965	(3%)	7,872	
2008 Jul/*July*	21,648	(3%)	75,076		36,081	(5%)	97,647		-		-		-		909	(3%)	8,800	
2008 Ogos/*Aug*	21,662	(3%)	62,802		36,104	(5%)	71,232		-		-		-		894	(3%)	9,785	
2008 Sept./*Sept.*	21,978	(3%)	87,780		36,630	(5%)	89,799		-		-		-		823	(3%)	9,981	
2008 Okt/*Oct*.	23,123	(3%)	96,867		38,538	(5%)	96,575		-		-		-		842	(3%)	9,945	
2008 Nov/*Nov*.	23,348	(3%)	84,383		38,913	(5%)	86,628		-		-		-		822	(3%)	8,503	
2008 Dis/*Dec*.	24,157	(3%)	83,185		40,262	(5%)	89,404		-		-		-		827	(3%)	9,744	
2009 Jan/*Jan*.	24,159	(3%)	87,150		40,265	(5%)	99,705		-		-		-		871	(3%)	9,735	
2009 Feb/*Feb.*	24,327	(3%)	88,334		40,544	(5%)	113,485		-		-		-		842	(3%)	9,830	
2009 Mac/*Mar.*	24,787	(3%)	92,910		41,311	(5%)	116,060		-		-		-		794	(3%)	10,007	
2009 Apr/*Apr*.	24,633	(3%)	92,907		41,055	(5%)	114,055		-		-		-		863	(3%)	9,069	

Bank Pelaburan / Bank Saudagar			
Lebihan Mudah Tunai 4 hari - 1 bulan / Lebihan Mudah Tunai > 1 minggu - 1 bulan			
Investment Banks Liquidity Surplus 4 days - 1 month / *Merchant Banks Liquidity Surplus > 1 week - 1 month*			
Keperluan Pematuhan [2] / *Compliance Requirement* [2]		Lebihan [3] / *Net Surplus* [3]	
2,006	(5%)	14,034	
1,979	(5%)	14,897	
2,067	(5%)	13,722	
1,641	(5%)	11,046	
1,613	(5%)	11,413	
1,608	(5%)	12,106	
1,514	(5%)	10,942	
1,490	(5%)	8,808	
1,372	(5%)	8,913	
1,403	(5%)	8,285	
1,370	(5%)	8,411	
1,378	(5%)	8,638	
1,452	(5%)	9,444	
1,404	(5%)	9,218	
1,323	(5%)	10,058	
1,439	(5%)	9,844	

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 Keperluan pematuhan sebagai peratusan daripada deposit adalah ditunjukkan di dalam kurungan di dalam jadual. Di bawah Rangka Kerja Mudah Tunai, 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 3% daripada asas depositnya dalam tempoh satu minggu (3 hari bagi bank pelaburan), atau 5% 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.

4 Ekoran daripada transformasi bank saudagar menjadi bank pelaburan, pindaan telah dibuat terhadap kepeluan laporan lebihan mudah tunai di mana lebihan mudah tunai bank pelaburan diukur pada asas 3 hari untuk mengambil kira aliran jangka pendek akibat daripada aktiviti pembrokeran saham. Akibatnya, mulai Disember 2006, lebihan mudah tunai yang ditunjukkan dilajur ini mencerminkan laporan lebihan mudah tunai pada asas 3 hari bagi bank pelaburan disamping laporan lebihan mudah tunai pada asas 1 minggu bagi bank saudagar dalam proses penyempurnaan transformasi kepada bank pelaburan.

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 The compliance requirement as a percentage of deposits is shown in brackets in the table. Under the Liquidity Framework, the compliance requirement is set to equal a specified percentage of the banking institution's deposit base, and incorpoates the requirement that, for example, banking institutions must be able to withstand the withdrawal of up to 3% of its deposit base over a one week period (3 days for investment banks),or 5% of its deposit base over a one month period. In contrast, under the old framework, banking institutions are required to hold liquid assets equivalent to a specified percentage of their eligible liabilities.

4 The transformation of merchant banks into investment banks have been accompanied by changes in the reporting requirement of liquidity surpluses where the liquidity surplus of investment banks is measured on a 3 day basis to take into account the short term flows arising mainly from stockbroking activities. As a result, beginning December 2006, liquidity surpluses in these columns reflect the reporting of surplus liquidity on a 3 day basis for investment banks alongside the reporting of liquidity on a 1 week basis for merchant banks in the midst of transforming into investment banks.