2.28 Rangka Kerja Mudah Tunai[1]

Liquidity Framework [1]

RM juta

Akhir tempoh	Bank perdagangan			*Commercial banks*			Syarikat Kewangan		*Finance Companies*		Bank Pelaburan Lebihan Mudah Tunai < = 3 hari[4]		Bank Pelaburan Lebihan Mudah Tunai 4 hari - 1 bulan		
	Lebihan Mudah Tunai <= 1 minggu			Lebihan Mudah Tunai > 1 minggu - 1 bulan			Lebihan Mudah Tunai <= 1 minggu		Lebihan Mudah Tunai > 1 minggu - 1 bulan		Bank Saudagar Lebihan Mudah Tunai < = 1 minggu		Bank Saudagar Lebihan Mudah Tunai > 1 minggu - 1 bulan		
	Liquidity Surplus < = 1 week			*Liquidity Surplus > 1 week - 1 month*			*Liquidity Surplus < = 1 week*		*Liquidity Surplus > 1 week - 1 month*		*Investment Banks* *Liquidity Surplus < = 3 days[4]* *Merchant Banks* *Liquidity Surplus < = 1 week*		*Investment Banks* *Liquidity Surplus 4 days - 1 month* *Merchant Banks* *Liquidity Surplus > 1 week - 1 month*		
End-period	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]*	Keperluan Pematuhan[2] *Compliance Requirement[2]*		Lebihan[3] *Net Surplus[3]*	Keperluan Pematuhan[2] *Compliance Requirement[2]*		Lebihan[3] *Net Surplus[3]*
2007 Jan/*Jan*.	18,620	(3%)	62,015	31,033	(5%)	65,771	-	-	-	-	929	(3%)	9,881	1,546	(5%)	13,306
2007 Feb./*Feb*.	18,843	(3%)	65,559	31,405	(5%)	73,726	-	-	-	-	964	(3%)	8,097	1,607	(5%)	11,245
2007 Mac/*Mar*.	18,634	(3%)	60,182	31,057	(5%)	66,751	-	-	-	-	1,033	(3%)	7,812	1,721	(5%)	11,664
2007 Apr/*Apr*.	18,812	(3%)	62,635	31,358	(5%)	77,542	-	-	-	-	1,075	(3%)	11,298	1,791	(5%)	13,289
2007 Mei/*May*	19,060	(3%)	75,959	31,767	(5%)	85,570	-	-	-	-	1,145	(3%)	9,146	1,908	(5%)	13,473
2007 Jun/*June*	19,110	(3%)	81,094	31,850	(5%)	88,942	-	-	-	-	1,218	(3%)	12,311	2,030	(5%)	17,035
2007 Jul/*July*	19,204	(3%)	66,767	32,006	(5%)	78,174	-	-	-	-	1,245	(3%)	10,905	2,074	(5%)	16,599
2007 Ogos/*Aug*	19,158	(3%)	67,564	31,930	(5%)	76,500	-	-	-	-	1,252	(3%)	12,704	2,087	(5%)	14,934
2007 Sept./*Sept*.	19,130	(3%)	73,071	31,883	(5%)	85,739	-	-	-	-	1,187	(3%)	10,409	1,979	(5%)	17,360
2007 Okt/*Oct*.	19,317	(3%)	76,642	32,194	(5%)	89,625	-	-	-	-	1,166	(3%)	9,550	1,943	(5%)	15,690
2007 Nov/*Nov*.	19,172	(3%)	66,476	31,953	(5%)	80,550	-	-	-	-	1,171	(3%)	11,180	1,952	(5%)	14,390
2007 Dis/*Dec*.	19,557	(3%)	72,927	32,595	(5%)	98,952	-	-	-	-	1,142	(3%)	10,130	1,904	(5%)	12,705
2008 Jan/*Jan*.	19,762	(3%)	68,455	32,937	(5%)	90,124	-	-	-	-	1,203	(3%)	7,536	2,006	(5%)	14,034
2008 Feb./*Feb*.	19,945	(3%)	63,113	33,242	(5%)	90,212	-	-	-	-	1,187	(3%)	11,044	1,979	(5%)	14,897
2008 Mac/*Mar*.	20,141	(3%)	72,705	33,568	(5%)	95,757	-	-	-	-	1,240	(3%)	8,972	2,067	(5%)	13,722
2008 Apr/*Apr*.	20,558	(3%)	60,437	34,263	(5%)	85,046	-	-	-	-	983	(3%)	7,423	1,641	(5%)	11,046
2008 Mei/*May*	20,729	(3%)	60,297	34,549	(5%)	86,988	-	-	-	-	968	(3%)	6,040	1,613	(5%)	11,413
2008 Jun/*June*	21,073	(3%)	65,211	35,121	(5%)	90,009	-	-	-	-	965	(3%)	7,872	1,608	(5%)	12,106
2008 Jul/*July*	21,648	(3%)	75,076	36,081	(5%)	97,647	-	-	-	-	909	(3%)	8,800	1,514	(5%)	10,942
2008 Ogos/*Aug*	21,662	(3%)	62,802	36,104	(5%)	71,232	-	-	-	-	894	(3%)	9,785	1,490	(5%)	8,808
2008 Sept./*Sept.*	21,978	(3%)	87,780	36,630	(5%)	89,799	-	-	-	-	823	(3%)	9,981	1,372	(5%)	8,913
2008 Okt/*Oct*.	23,123	(3%)	96,427	38,538	(5%)	96,152	-	-	-	-	842	(3%)	9,945	1,403	(5%)	8,285
2008 Nov/*Nov*.	23,348	(3%)	84,128	38,913	(5%)	86,241	-	-	-	-	822	(3%)	8,503	1,370	(5%)	8,411
2008 Dis/*Dec*.	24,158	(3%)	83,217	40,263	(5%)	88,901	-	-	-	-	827	(3%)	9,744	1,378	(5%)	8,638
2009 Jan/*Jan*.	24,159	(3%)	86,956	40,265	(5%)	99,235	-	-	-	-	871	(3%)	9,735	1,452	(5%)	9,444
2009 Feb./*Feb*.	24,327	(3%)	87,709	40,544	(5%)	112,562	-	-	-	-	842	(3%)	9,830	1,404	(5%)	9,218
2009 Mac/*Mar*.	24,787	(3%)	92,826	41,311	(5%)	115,861	-	-	-	-	794	(3%)	10,007	1,323	(5%)	10,077
2009 Apr/*Apr.*	24,633	(3%)	92,622	41,055	(5%)	113,529	-	-	-	-	863	(3%)	9,069	1,439	(5%)	9,844
2009 Mei/*May*	24,414	(3%)	98,546	40,722	(5%)	99,680	-	-	-	-	860	(3%)	11,901	1,433	(5%)	11,052
2009 Jun/*June*	25,153	(3%)	103,710	41,922	(5%)	98,572	-	-	-	-	818	(3%)	11,115	1,363	(5%)	10,965
2009 Jul/*July*	24,913	(3%)	99,667	41,522	(5%)	100,987	-	-	-	-	775	(3%)	16,745	1,292	(5%)	15,090
2009 Ogos/*Aug*	25,170	(3%)	95,327	41,950	(5%)	100,023	-	-	-	-	779	(3%)	11,488	1,299	(5%)	11,304
2009 Sept./*Sept.*	25,657	(3%)	105,016	42,762	(5%)	90,928	-	-	-	-	757	(3%)	12,213	1,262	(5%)	9,948

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.