III.28 Rangka Kerja Mudah Tunai Baru[1]
New Liquidity Framework[1]

RM juta *RM million*

Akhir tempoh / *End-period*	Bank perdagangan — Lebihan Mudah Tunai <= 1 minggu / *Liquidity Surplus < = 1 week*			*Commercial banks* — Lebihan Mudah Tunai > 1 minggu - 1 bulan / *Liquidity Surplus > 1 week - 1 month*		
	Keperluan Pematuhan[2] *Compliance Requirement*[2]		Lebihan[3] *Net Surplus*[3]	Keperluan Pematuhan[2] *Compliance Requirement*[2]		Lebihan[3] *Net Surplus*[3]
2001 Dec./Dis.	10,073	(3%)	30,045	16,781	(5%)	37,625
2002 Jan./*Jan.*	10,084	(3%)	29,198	16,807	(5%)	37,621
2002 Feb./*Feb.*	10,245	(3%)	33,759	17,068	(5%)	42,006
2002 Mac/*Mar.*	10,293	(3%)	23,225	17,148	(5%)	28,873
2002 Apr./*Apr.*	10,351	(3%)	24,415	17,245	(5%)	34,414
2002 May/May	10,277	(3%)	28,034	17,123	(5%)	38,157
2002 Jun/June	10,333	(3%)	28,424	17,215	(5%)	41,032
2002 Jul/July	10,330	(3%)	30,043	17,212	(5%)	40,291
2002 Ogos/Aug	10,285	(3%)	25,015	17,137	(5%)	35,508
2002 Sep/*Sept.*	10,339	(3%)	28,691	17,226	(5%)	39,060
2002 Okt./*Oct.*	10,369	(3%)	27,974	17,277	(5%)	34,071
2002 Nov./*Nov.*	10,496	(3%)	28,630	17,488	(5%)	39,178
2002 Dis./*Dec .*	10,521	(3%)	32,500	17,528	(5%)	42,657
2003 Jan./*Jan .*	10,597	(3%)	27,832	17,657	(5%)	39,669
2003 Feb./*Feb .*	10,627	(3%)	28,796	17,705	(5%)	46,625
2003 Mac/*Mar.*	10,726	(3%)	32,814	17,871	(5%)	41,640
2003 Apr/*Apr.*	10,776	(3%)	31,113	17,956	(5%)	44,158
2003 Mei/*May*	10,854	(3%)	30,630	18,089	(5%)	43,689
2003 Jun/*June*	11,006	(3%)	35,052	18,344	(5%)	45,492
2003 Jul/*July*	11,052	(3%)	34,423	18,421	(5%)	39,418
2003 Ogos/*Aug*	11,125	(3%)	25,070	18,541	(5%)	40,057
2003 Sep/*Sept.*	11,129	(3%)	34,953	18,547	(5%)	50,726
2003 Okt/*Oct.*	10,877	(3%)	27,146	18,789	(5%)	48,167
2003 Nov/Nov.	11,383	(3%)	34,008	18,971	(5%)	56,378
2003 Dis/Dec.	11,536	(3%)	37,686	19,226	(5%)	61,141
2004 Jan./Jan.	11,473	(3%)	25,936	19,122	(5%)	58,150
2004 Feb./Feb.	11,671	(3%)	32,211	19,451	(5%)	53,228
2004 Mac/Mar.	11,775	(3%)	31,563	19,625	(5%)	54,075
2004 Apr/Apr.	11,786	(3%)	28,892	19,644	(5%)	48,175

Akhir tempoh / *End-period*	Syarikat Kewangan — Lebihan Mudah Tunai <= 1 minggu / *Liquidity Surplus < = 1 week*			*Finance Companies* — Lebihan Mudah Tunai > 1 minggu - 1 bulan / *Liquidity Surplus > 1 week - 1 month*		
	Keperluan Pematuhan[2] *Compliance Requirement*[2]		Lebihan[3] *Net Surplus*[3]	Keperluan Pematuhan[2] *Compliance Requirement*[2]		Lebihan[3] *Net Surplus*[3]
2001 Dec./Dis.	4,035	(5%)	3,966	5,697	(7%)	5,668
2002 Jan./*Jan.*	4,127	(5%)	4,404	5,824	(7%)	6,451
2002 Feb./*Feb.*	4,157	(5%)	5,211	5,820	(7%)	7,219
2002 Mac/*Mar.*	4,184	(5%)	4,140	5,902	(7%)	6,421
2002 Apr./*Apr.*	4,157	(5%)	3,988	5,820	(7%)	5,866
2002 May/May	4,142	(5%)	4,636	5,799	(7%)	7,940
2002 Jun/June	4,166	(5%)	2,628	5,832	(7%)	6,460
2002 Jul/July	4,082	(5%)	4,564	5,714	(7%)	7,156
2002 Ogos/Aug	4,124	(5%)	3,474	5,773	(7%)	5,974
2002 Sep/*Sept.*	4,187	(5%)	4,438	5,862	(7%)	6,381
2002 Okt./*Oct.*	4,123	(5%)	3,118	5,772	(7%)	3,910
2002 Nov./*Nov.*	4,096	(5%)	2,917	5,735	(7%)	5,101
2002 Dis./*Dec .*	4,155	(5%)	4,932	5,817	(7%)	7,130
2003 Jan./*Jan .*	3,525	(5%)	4,170	5,838	(7%)	5,608
2003 Feb./*Feb .*	4,244	(5%)	4,919	5,942	(7%)	8,256
2003 Mac/*Mar.*	4,287	(5%)	5,618	6,002	(7%)	8,718
2003 Apr/*Apr.*	4,239	(5%)	4,550	5,935	(7%)	7,487
2003 Mei/*May*	4,194	(5%)	3,539	5,872	(7%)	6,317
2003 Jun/*June*	4,239	(5%)	4,783	5,934	(7%)	7,034
2003 Jul/*July*	4,198	(5%)	4,148	5,878	(7%)	6,051
2003 Ogos/*Aug*	4,216	(5%)	2,376	5,902	(7%)	6,509
2003 Sep/*Sept.*	4,249	(5%)	3,672	5,949	(7%)	6,842
2003 Okt/*Oct.*	4,178	(5%)	3,491	5,849	(7%)	6,867
2003 Nov/Nov.	4,161	(5%)	2,334	5,826	(7%)	6,444
2003 Dis/Dec.	4,165	(5%)	4,474	5,831	(7%)	6,223
2004 Jan./Jan.	4,217	(5%)	3,898	5,903	(7%)	7,181
2004 Feb./Feb.	4,332	(5%)	4,058	6,065	(7%)	8,023
2004 Mac/Mar.	4,341	(5%)	3,398	6,077	(7%)	7,914
2004 Apr/Apr.	4,329	(5%)	2,965	6,061	(7%)	5,070

Akhir tempoh / *End-period*	Bank Saudagar — Lebihan Mudah Tunai <= 1 minggu / *Liquidity Surplus < = 1 week*			*Merchant Banks* — Lebihan Mudah Tunai > 1 minggu - 1 bulan / *Liquidity Surplus > 1 week - 1 month*		
	Keperluan Pematuhan[2] *Compliance Requirement*[2]		Lebihan[3] *Net Surplus*[3]	Keperluan Pematuhan[2] *Compliance Requirement*[2]		Lebihan[3] *Net Surplus*[3]
2001 Dec./Dis.	436	(3%)	6,456	726	(5%)	5,881
2002 Jan./*Jan.*	482	(3%)	6,279	804	(5%)	5,342
2002 Feb./*Feb.*	405	(3%)	4,019	676	(5%)	4,986
2002 Mac/*Mar.*	376	(3%)	3,897	627	(5%)	3,626
2002 Apr./*Apr.*	387	(3%)	4,661	645	(5%)	4,113
2002 May/May	388	(3%)	4,741	647	(5%)	3,384
2002 Jun/June	392	(3%)	4,654	654	(5%)	3,800
2002 Jul/July	430	(3%)	4,929	716	(5%)	4,057
2002 Ogos/Aug	429	(3%)	5,348	715	(5%)	3,698
2002 Sep/*Sept.*	460	(3%)	5,783	767	(5%)	4,001
2002 Okt./*Oct.*	469	(3%)	5,153	781	(5%)	3,968
2002 Nov./*Nov.*	467	(3%)	4,733	778	(5%)	4,229
2002 Dis./*Dec .*	438	(3%)	5,249	730	(5%)	3,135
2003 Jan./*Jan .*	446	(3%)	5,222	744	(5%)	3,940
2003 Feb./*Feb .*	472	(3%)	5,557	786	(5%)	6,667
2003 Mac/*Mar.*	490	(3%)	7,477	816	(5%)	7,043
2003 Apr/*Apr.*	463	(3%)	7,515	771	(5%)	6,737
2003 Mei/*May*	450	(3%)	5,115	749	(5%)	5,644
2003 Jun/*June*	487	(3%)	6,627	812	(5%)	5,404
2003 Jul/*July*	484	(3%)	7,230	806	(5%)	6,011
2003 Ogos/*Aug*	488	(3%)	5,510	814	(5%)	5,393
2003 Sep/*Sept.*	482	(3%)	5,777	804	(5%)	5,405
2003 Okt/*Oct.*	491	(3%)	6,492	819	(5%)	5,805
2003 Nov/Nov.	419	(3%)	6,073	699	(5%)	5,944
2003 Dis/Dec.	528	(3%)	6,173	897	(5%)	5,059
2004 Jan./Jan.	1,458	(3%)	5,758	1,460	(5%)	5,896
2004 Feb./Feb.	494	(3%)	5,537	824	(5%)	7,537
2004 Mac/Mar.	506	(3%)	6,014	843	(5%)	7,177
2004 Apr/Apr.	527	(3%)	4,498	879	(5%)	6,854

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 Lebihan (kurangan) bersih merujuk kepada lebih mudah tunai (Jumlah ketaksepadanan aliran tunai bersih + Nilai didiskaun bagi harta mudah ditunai + Kemudahan kredit kecemasan yang dimiliki) yang melebihi keperluan pematuhan.

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 Net surplus (shortfall) refers to the surplus of liquidity (Total net cash-flow mismatch + Discounted value of liquefiable assets + Available emergency credit line) over the compliance requirement.