III.28 Rangka Kerja Mudah Tunai Baru[1]

New Liquidity Framework[1]

RM juta / *RM million*

Akhir tempoh / *End-period*	Bank perdagangan / *Commercial banks*				Syarikat Kewangan / *Finance Companies*				Bank Saudagar / *Merchant Banks*			
	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 > 1 minggu - 1 bulan / *Liquidity Surplus > 1 week - 1 month*		Lebihan Mudah Tunai <= 1 minggu / *Liquidity Surplus < = 1 week*		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]*	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]*
2004 Jan./Jan.	11,473 (3%)	25,936	19,122 (5%)	58,150	4,217 (5%)	3,898	5,903 (7%)	7,181	1,458 (3%)	5,758	1,460 (5%)	5,896
2004 Feb./Feb.	11,671 (3%)	32,211	19,451 (5%)	53,228	4,332 (5%)	4,058	6,065 (7%)	8,023	494 (3%)	5,537	824 (5%)	7,537
2004 Mac/Mar.	11,775 (3%)	31,563	19,625 (5%)	54,075	4,341 (5%)	3,398	6,077 (7%)	7,914	506 (3%)	6,014	843 (5%)	7,177
2004 Apr/Apr.	11,786 (3%)	28,892	19,644 (5%)	48,175	4,329 (5%)	2,965	6,061 (7%)	5,070	527 (3%)	4,498	879 (5%)	6,854
2004 Mei/May	11,815 (3%)	32,151	19,692 (5%)	55,653	4,285 (5%)	3,078	6,000 (7%)	7,013	502 (3%)	3,182	837 (5%)	2,692
2004 Jun/June	11,891 (3%)	30,636	19,819 (5%)	50,741	4,298 (5%)	3,731	6,017 (7%)	6,204	555 (3%)	6,302	925 (5%)	6,989
2004 Jul/July	11,990 (3%)	25,572	19,984 (5%)	46,069	3,908 (5%)	3,691	5,582 (7%)	4,974	518 (3%)	4,584	864 (5%)	5,911
2004 Ogos/Aug	12,466 (3%)	35,585	20,777 (5%)	54,572	3,243 (5%)	2,835	4,651 (7%)	3,149	524 (3%)	4,135	874 (5%)	5,417
2004 Sep/Sept.	12,841 (3%)	39,616	21,402 (5%)	60,593	2,803 (5%)	3,219	4,030 (7%)	2,482	533 (3%)	6,063	889 (5%)	6,539
2004 Okt/Oct.	13,313 (3%)	34,553	22,189 (5%)	53,451	2,393 (5%)	2,414	3,351 (7%)	2,616	554 (3%)	6,250	923 (5%)	6,083
2004 Nov/Nov.	13,667 (3%)	44,139	22,778 (5%)	67,548	1,706 (5%)	2,197	2,388 (7%)	2,500	517 (3%)	4,359	861 (5%)	7,162
2004 Dis/Dec.	14,000 (3%)	54,890	23,333 (5%)	82,267	1,948 (5%)	2,236	2,727 (7%)	1,954	503 (3%)	6,159	838 (5%)	8,554
2005 Jan./Jan.	14,279 (3%)	64,312	23,813 (5%)	85,539	1,961 (5%)	1,596	2,746 (7%)	2,197	555 (3%)	7,227	925 (5%)	8,561
2005 Feb./Feb.	14,379 (3%)	64,834	23,171 (5%)	84,170	2,044 (5%)	2,792	2,861 (7%)	2,606	604 (3%)	8,107	1,006 (5%)	9,746
2005 Mac/Mar.	14,213 (3%)	55,137	23,688 (5%)	80,612	2,178 (5%)	2,616	2,965 (7%)	2,734	586 (3%)	6,948	977 (5%)	9,586
2005 Apr/Apr.	13,434 (3%)	47,660	22,390 (5%)	75,586	2,136 (5%)	1,842	2,991 (7%)	1,936	566 (3%)	7,192	943 (5%)	8,745
2005 Mei/May	13,552 (3%)	55,690	22,586 (5%)	79,599	2,167 (5%)	2,229	3,033 (7%)	2,800	608 (3%)	5,184	1,014 (5%)	7,056
2005 Jun/June	15,281 (3%)	51,652	25,468 (5%)	66,601	667 (5%)	167	933 (7%)	98	577 (3%)	5,199	961 (5%)	6,536
2005 Jul/July	15,239 (3%)	48,252	25,398 (5%)	71,070	663 (5%)	353	929 (7%)	217	626 (3%)	4,785	1,043 (5%)	5,722
2005 Ogos/Aug	15,394 (3%)	44,184	25,657 (5%)	60,564	670 (5%)	221	939 (7%)	199	587 (3%)	6,006	979 (5%)	7,620
2005 Sep/Sept.	15,489 (3%)	48,441	25,815 (5%)	55,873	695 (5%)	119	973 (7%)	11	561 (3%)	7,299	934 (5%)	7,397
2005 Okt/Oct.	15,472 (3%)	45,446	25,787 (5%)	61,080	716 (5%)	199	1,002 (7%)	396	583 (3%)	6,467	972 (5%)	6,468
2005 Nov/Nov.	15,842 (3%)	49,140	26,334 (5%)	53,894	721 (5%)	216	1,009 (7%)	147	542 (3%)	6,859	903 (5%)	7,283
2005 Dis/Dec.	15,772 (3%)	42,527	26,287 (5%)	45,762	697 (5%)	373	976 (7%)	356	528 (3%)	7,502	880 (5%)	6,443

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.