III.28 Rangka Kerja Mudah Tunai Baru[1]

New Liquidity Framework[1]

RM juta / *RM million*

Akhir tempoh / *End-period*	Bank perdagangan / *Commercial banks*					
	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]
2001 Jan./*Jan.*	10,002	(3%)	24,580	17,172	(5%)	34,260
2001 Feb./*Feb.*	9,951	(3%)	20,390	16,573	(5%)	36,867
2001 Mac/*Mar.*	9,772	(3%)	24,258	16,273	(5%)	29,392
2001 Apr/*Apr.*	9,818	(3%)	17,911	16,354	(5%)	31,070
2001 Mei/*May*	9,864	(3%)	21,378	16,432	(5%)	29,225
2001 Jun/June	9,870	(3%)	21,770	16,442	(5%)	27,295
2001 Jul./*Jul.*	9,852	(3%)	18,464	16,411	(5%)	27,221
2001 Ogos/*Aug.*	9,835	(3%)	22,039	16,384	(5%)	25,287
2001 Sep/*Sept.*	9,944	(3%)	20,122	16,564	(5%)	28,819
2001 Okt./*Oct.*	9,905	(3%)	24,867	16,500	(5%)	33,754
2001 Nov./*Nov.*	10,006	(3%)	25,129	16,668	(5%)	33,897
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

Akhir tempoh / *End-period*	Syarikat Kewangan / *Finance Companies*					
	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]
2001 Jan./*Jan.*	3,938	(5%)	7,284	5,577	(7%)	6,917
2001 Feb./*Feb.*	2,732	(5%)	4,386	3,825	(7%)	5,978
2001 Mac/*Mar.*	2,680	(5%)	4,984	3,752	(7%)	5,936
2001 Apr/*Apr.*	3,946	(5%)	4,968	5,616	(7%)	5,677
2001 Mei/*May*	3,949	(5%)	4,973	5,630	(7%)	5,441
2001 Jun/June	4,127	(5%)	5,606	5,766	(7%)	6,614
2001 Jul./*Jul.*	4,193	(5%)	5,445	5,856	(7%)	7,011
2001 Ogos/*Aug.*	3,994	(5%)	4,806	5,682	(7%)	5,802
2001 Sep/*Sept.*	3,961	(5%)	4,520	5,638	(7%)	5,837
2001 Okt./*Oct.*	4,043	(5%)	4,857	5,724	(7%)	6,466
2001 Nov./*Nov.*	4,005	(5%)	4,116	5,660	(7%)	5,618
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

Akhir tempoh / *End-period*	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*		
	Keperluan Pematuhan[2] / *Compliance Requirement*[2]		Lebihan[3] / *Net Surplus*[3]	Keperluan Pematuhan[2] / *Compliance Requirement*[2]		Lebihan[3] / *Net Surplus*[3]
2001 Jan./*Jan.*	527	(3%)	3,308	878	(5%)	2,048
2001 Feb./*Feb.*	391	(3%)	2,960	651	(5%)	1,985
2001 Mac/*Mar.*	387	(3%)	4,523	644	(5%)	3,006
2001 Apr/*Apr.*	521	(3%)	4,247	869	(5%)	4,220
2001 Mei/*May*	519	(3%)	4,337	856	(5%)	4,305
2001 Jun/June	516	(3%)	5,104	859	(5%)	4,667
2001 Jul./*Jul.*	503	(3%)	4,343	839	(5%)	4,219
2001 Ogos/*Aug.*	487	(3%)	3,447	812	(5%)	3,499
2001 Sep/*Sept.*	487	(3%)	4,716	811	(5%)	3,676
2001 Okt./*Oct.*	491	(3%)	4,771	818	(5%)	4,696
2001 Nov./*Nov.*	455	(3%)	5,215	759	(5%)	4,657
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

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.