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]*
1998 Dis./*Dec*.	4,988 (5%)	6,660	6,986 (7%)	9,732	794 (5%)	918	2,381 (15%)	1,247	0 (5%)	0	0 (15%)	0
1999 Jan./*Jan.*	5,037 (5%)	5,878	7,051 (7%)	9,425	830 (5%)	1,423	2,463 (15%)	1,475	0 (5%)	0	0 (15%)	0
1999 Feb./*Feb.*	5,154 (5%)	7,149	7,215 (7%)	12,755	850 (5%)	1,255	2,552 (15%)	1,371	0 (5%)	0	0 (15%)	0
1999 Mac/*Mar.*	5,117 (5%)	8,234	7,163 (7%)	11,871	863 (5%)	1,781	2,587 (15%)	1,791	0 (5%)	0	0 (15%)	0
1999 Apr/*Apr.*	5,265 (5%)	6,078	7,372 (7%)	11,772	902 (5%)	1,390	2,706 (15%)	1,742	0 (5%)	0	0 (15%)	0
1999 Mei/*May*	5,505 (5%)	8,742	7,710 (7%)	14,592	863 (5%)	1,457	2,590 (15%)	1,293	0 (5%)	0	0 (15%)	0
1999 Jun/*Jun.*	5,174 (5%)	8,871	7,243 (7%)	14,899	908 (5%)	1,447	2,725 (15%)	1,604	0 (5%)	0	0 (15%)	0
1999 Jul/*Jul.*	5,653 (5%)	6,898	7,914 (7%)	16,914	897 (5%)	979	2,690 (15%)	1,555	0 (5%)	0	0 (15%)	0
1999 Aug/*Aug.*	5,676 (5%)	11,572	7,947 (7%)	18,103	898 (5%)	2,155	2,695 (15%)	2,009	51 (5%)	168	51 (15%)	566
1999 Sep/*Sep.*	3,411 (3%)	11,570	5,685 (5%)	21,011	897 (5%)	1,454	1,255 (7%)	2,541	31 (3%)	334	52 (5%)	728
1999 Okt/*Oct.*	5,484 (3%)	17,546	9,077 (5%)	29,898	1,371 (5%)	4,933	1,919 (7%)	6,786	43 (3%)	298	72 (5%)	781
1999 Nov./*Nov.*	5,367 (3%)	13,972	8,931 (5%)	33,639	1,409 (5%)	4,274	1,972 (7%)	7,030	75 (3%)	419	125 (5%)	917
1999 Dis./*Dec.*	5,624 (3%)	20,270	9,373 (5%)	29,103	1,882 (5%)	5,263	2,634 (7%)	6,094	87 (3%)	1,427	145 (5%)	1,261
2000 Jan./*Jan.*	5,728 (3%)	13,163	9,546 (5%)	35,040	1,782 (5%)	4,566	2,495 (7%)	6,030	270 (3%)	1,615	451 (5%)	861
2000 Feb./*Feb.*	5,731 (3%)	16,080	9,552 (5%)	25,184	1,744 (5%)	4,080	2,442 (7%)	5,129	254 (3%)	973	424 (5%)	107
2000 Mac/*Mar.*	5,755 (3%)	16,915	9,591 (5%)	29,759	1,735 (5%)	4,411	2,428 (7%)	4,967	257 (3%)	1,783	429 (5%)	1,080
2000 Apr/*Apr.*	5,757 (3%)	13,708	9,594 (5%)	26,541	1,642 (5%)	3,861	2,299 (7%)	3,727	268 (3%)	1,994	446 (5%)	996
2000 Mei/*May*	5,725 (3%)	15,211	9,541 (5%)	26,804	1,577 (5%)	2,679	2,208 (7%)	3,070	255 (3%)	1,742	425 (5%)	1,244
2000 Jun/*Jun.*	5,986 (3%)	15,583	9,977 (5%)	26,321	2,344 (5%)	4,175	3,282 (7%)	5,556	240 (3%)	2,006	399 (5%)	1,091
2000 Jul./*Jul.*	5,987 (3%)	15,099	9,978 (5%)	23,460	2,320 (5%)	4,460	3,248 (7%)	4,870	260 (3%)	2,444	434 (5%)	1,388
2000 Aug./*Aug.*	5,982 (3%)	15,952	9,970 (5%)	23,632	2,342 (5%)	4,012	3,279 (7%)	4,645	299 (3%)	1,985	499 (5%)	2,009
2000 Sep./*Sep.*	6,916 (3%)	18,808	11,527 (5%)	29,177	2,355 (5%)	3,785	3,297 (7%)	4,891	311 (3%)	2,355	518 (5%)	1,966
2000 Okt./*Oct.*	6,980 (3%)	19,523	11,633 (5%)	29,861	2,383 (5%)	4,995	3,337 (7%)	5,026	286 (3%)	2,590	476 (5%)	1,748
2000 Nov./*Nov.*	6,964 (3%)	20,463	11,606 (5%)	27,930	2,359 (5%)	4,321	3,302 (7%)	3,643	371 (3%)	2,773	618 (5%)	1,939
2000 Dis./Dec.	7,292 (3%)	19,006	12,154 (5%)	29,869	2,356 (5%)	4,640	3,318 (7%)	4,257	363 (3%)	1,694	605 (5%)	740
2001 Jan./*Jan.*	10,002 (3%)	24,580	17,172 (5%)	34,260	3,938 (5%)	7,284	5,577 (7%)	6,917	527 (3%)	3,308	878 (5%)	2,048
2001 Feb./*Feb.*	9,951 (3%)	20,390	16,573 (5%)	36,867	2,732 (5%)	4,386	3,825 (7%)	5,978	391 (3%)	2,960	651 (5%)	1,985

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 over a month. In contrast, under the old framework, banking institutions are required to hold liquid assets 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.