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*			Bank perdagangan — Lebihan Mudah Tunai > 1 minggu - 1 bulan / *Liquidity Surplus > 1 week - 1 month*			*Commercial banks* — 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]*	Keperluan Pematuhan[2] / *Compliance Requirement[2]*		Lebihan[3] / *Net Surplus[3]*	Keperluan Pematuhan[2] / *Compliance Requirement[2]*		Lebihan[3] / *Net Surplus[3]*
2003 Jun/*June*	11,006	(3%)	35,052	18,344	(5%)	45,492	4,239	(5%)	4,783	5,934	(7%)	7,034
2003 Jul/*July*	11,052	(3%)	34,423	18,421	(5%)	39,418	4,198	(5%)	4,148	5,878	(7%)	6,051
2003 Ogos/*Aug*	11,125	(3%)	25,070	18,541	(5%)	40,057	4,216	(5%)	2,376	5,902	(7%)	6,509
2003 Sep/*Sept.*	11,129	(3%)	34,953	18,547	(5%)	50,726	4,249	(5%)	3,672	5,949	(7%)	6,842
2003 Okt/*Oct.*	10,877	(3%)	27,146	18,789	(5%)	48,167	4,178	(5%)	3,491	5,849	(7%)	6,867
2003 Nov/Nov.	11,383	(3%)	34,008	18,971	(5%)	56,378	4,161	(5%)	2,334	5,826	(7%)	6,444
2003 Dis/Dec.	11,536	(3%)	37,686	19,226	(5%)	61,141	4,165	(5%)	4,474	5,831	(7%)	6,223
2004 Jan./Jan.	11,473	(3%)	25,936	19,122	(5%)	58,150	4,217	(5%)	3,898	5,903	(7%)	7,181
2004 Feb./Feb.	11,671	(3%)	32,211	19,451	(5%)	53,228	4,332	(5%)	4,058	6,065	(7%)	8,023
2004 Mac/Mar.	11,775	(3%)	31,563	19,625	(5%)	54,075	4,341	(5%)	3,398	6,077	(7%)	7,914
2004 Apr/Apr.	11,786	(3%)	28,892	19,644	(5%)	48,175	4,329	(5%)	2,965	6,061	(7%)	5,070
2004 Mei/May	11,815	(3%)	32,151	19,692	(5%)	55,653	4,285	(5%)	3,078	6,000	(7%)	7,013
2004 Jun/June	11,891	(3%)	30,636	19,819	(5%)	50,741	4,298	(5%)	3,731	6,017	(7%)	6,204
2004 Jul/July	11,990	(3%)	25,572	19,984	(5%)	46,069	3,908	(5%)	3,691	5,582	(7%)	4,974
2004 Ogos/Aug	12,466	(3%)	35,585	20,777	(5%)	54,572	3,243	(5%)	2,835	4,651	(7%)	3,149
2004 Sep/Sept.	12,841	(3%)	39,616	21,402	(5%)	60,593	2,803	(5%)	3,219	4,030	(7%)	2,482
2004 Okt/Oct.	13,313	(3%)	34,553	22,189	(5%)	53,451	2,393	(5%)	2,414	3,351	(7%)	2,616
2004 Nov/Nov.	13,667	(3%)	44,139	22,778	(5%)	67,548	1,706	(5%)	2,197	2,388	(7%)	2,500
2004 Dis/Dec.	14,000	(3%)	54,890	23,333	(5%)	82,267	1,948	(5%)	2,236	2,727	(7%)	1,954
2005 Jan./Jan.	14,279	(3%)	64,312	23,813	(5%)	85,539	1,961	(5%)	1,596	2,746	(7%)	2,197
2005 Feb./Feb.	14,379	(3%)	64,834	23,171	(5%)	84,170	2,044	(5%)	2,792	2,861	(7%)	2,606
2005 Mac/Mar.	14,213	(3%)	55,137	23,688	(5%)	80,612	2,178	(5%)	2,616	2,965	(7%)	2,734
2005 Apr/Apr.	13,434	(3%)	47,660	22,390	(5%)	75,586	2,136	(5%)	1,842	2,991	(7%)	1,936
2005 Mei/May	13,552	(3%)	55,690	22,586	(5%)	79,599	2,167	(5%)	2,229	3,033	(7%)	2,800
2005 Jun/June	15,281	(3%)	51,652	25,468	(5%)	66,601	667	(5%)	167	933	(7%)	98

Akhir tempoh / *End-period*	Syarikat Kewangan — Lebihan Mudah Tunai <= 1 minggu / *Liquidity Surplus < = 1 week*			Syarikat Kewangan — Lebihan Mudah Tunai > 1 minggu - 1 bulan / *Liquidity Surplus > 1 week - 1 month*			*Finance Companies* — 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]*	Keperluan Pematuhan[2] / *Compliance Requirement[2]*		Lebihan[3] / *Net Surplus[3]*	Keperluan Pematuhan[2] / *Compliance Requirement[2]*		Lebihan[3] / *Net Surplus[3]*
2003 Jun/*June*	4,239	(5%)	4,783	5,934	(7%)	7,034	487	(3%)	6,627	812	(5%)	5,404
2003 Jul/*July*	4,198	(5%)	4,148	5,878	(7%)	6,051	484	(3%)	7,230	806	(5%)	6,011
2003 Ogos/*Aug*	4,216	(5%)	2,376	5,902	(7%)	6,509	488	(3%)	5,510	814	(5%)	5,393
2003 Sep/*Sept.*	4,249	(5%)	3,672	5,949	(7%)	6,842	482	(3%)	5,777	804	(5%)	5,405
2003 Okt/*Oct.*	4,178	(5%)	3,491	5,849	(7%)	6,867	491	(3%)	6,492	819	(5%)	5,805
2003 Nov/Nov.	4,161	(5%)	2,334	5,826	(7%)	6,444	419	(3%)	6,073	699	(5%)	5,944
2003 Dis/Dec.	4,165	(5%)	4,474	5,831	(7%)	6,223	528	(3%)	6,173	897	(5%)	5,059
2004 Jan./Jan.	4,217	(5%)	3,898	5,903	(7%)	7,181	1,458	(3%)	5,758	1,460	(5%)	5,896
2004 Feb./Feb.	4,332	(5%)	4,058	6,065	(7%)	8,023	494	(3%)	5,537	824	(5%)	7,537
2004 Mac/Mar.	4,341	(5%)	3,398	6,077	(7%)	7,914	506	(3%)	6,014	843	(5%)	7,177
2004 Apr/Apr.	4,329	(5%)	2,965	6,061	(7%)	5,070	527	(3%)	4,498	879	(5%)	6,854
2004 Mei/May	4,285	(5%)	3,078	6,000	(7%)	7,013	502	(3%)	3,182	837	(5%)	2,692
2004 Jun/June	4,298	(5%)	3,731	6,017	(7%)	6,204	555	(3%)	6,302	925	(5%)	6,989
2004 Jul/July	3,908	(5%)	3,691	5,582	(7%)	4,974	518	(3%)	4,584	864	(5%)	5,911
2004 Ogos/Aug	3,243	(5%)	2,835	4,651	(7%)	3,149	524	(3%)	4,135	874	(5%)	5,417
2004 Sep/Sept.	2,803	(5%)	3,219	4,030	(7%)	2,482	533	(3%)	6,063	889	(5%)	6,539
2004 Okt/Oct.	2,393	(5%)	2,414	3,351	(7%)	2,616	554	(3%)	6,250	923	(5%)	6,083
2004 Nov/Nov.	1,706	(5%)	2,197	2,388	(7%)	2,500	517	(3%)	4,359	861	(5%)	7,162
2004 Dis/Dec.	1,948	(5%)	2,236	2,727	(7%)	1,954	503	(3%)	6,159	838	(5%)	8,554
2005 Jan./Jan.	1,961	(5%)	1,596	2,746	(7%)	2,197	555	(3%)	7,227	925	(5%)	8,561
2005 Feb./Feb.	2,044	(5%)	2,792	2,861	(7%)	2,606	604	(3%)	8,107	1,006	(5%)	9,746
2005 Mac/Mar.	2,178	(5%)	2,616	2,965	(7%)	2,734	586	(3%)	6,948	977	(5%)	9,586
2005 Apr/Apr.	2,136	(5%)	1,842	2,991	(7%)	1,936	566	(3%)	7,192	943	(5%)	8,745
2005 Mei/May	2,167	(5%)	2,229	3,033	(7%)	2,800	608	(3%)	5,184	1,014	(5%)	7,056
2005 Jun/June	667	(5%)	167	933	(7%)	98	577	(3%)	5,199	961	(5%)	6,536

Akhir tempoh / *End-period*	Bank Saudagar — Lebihan Mudah Tunai <= 1 minggu / *Liquidity Surplus < = 1 week*			Bank Saudagar — Lebihan Mudah Tunai > 1 minggu - 1 bulan / *Liquidity Surplus > 1 week - 1 month*			*Merchant Banks* — 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]*	Keperluan Pematuhan[2] / *Compliance Requirement[2]*		Lebihan[3] / *Net Surplus[3]*	Keperluan Pematuhan[2] / *Compliance Requirement[2]*		Lebihan[3] / *Net Surplus[3]*
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						
2004 Mei/May	502	(3%)	3,182	837	(5%)	2,692						
2004 Jun/June	555	(3%)	6,302	925	(5%)	6,989						
2004 Jul/July	518	(3%)	4,584	864	(5%)	5,911						
2004 Ogos/Aug	524	(3%)	4,135	874	(5%)	5,417						
2004 Sep/Sept.	533	(3%)	6,063	889	(5%)	6,539						
2004 Okt/Oct.	554	(3%)	6,250	923	(5%)	6,083						
2004 Nov/Nov.	517	(3%)	4,359	861	(5%)	7,162						
2004 Dis/Dec.	503	(3%)	6,159	838	(5%)	8,554						
2005 Jan./Jan.	555	(3%)	7,227	925	(5%)	8,561						
2005 Feb./Feb.	604	(3%)	8,107	1,006	(5%)	9,746						
2005 Mac/Mar.	586	(3%)	6,948	977	(5%)	9,586						
2005 Apr/Apr.	566	(3%)	7,192	943	(5%)	8,745						
2005 Mei/May	608	(3%)	5,184	1,014	(5%)	7,056						
2005 Jun/June	577	(3%)	5,199	961	(5%)	6,536						

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.