# 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 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 |

| 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 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 |

| 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 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 |

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.*