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]*
1998 Dis./*Dec.*	4,988	(5%)	6,660	6,986	(7%)	9,732	794	(5%)	918	2,381	(15%)	1,247
1999 Jan./*Jan.*	5,037	(5%)	5,878	7,051	(7%)	9,425	830	(5%)	1,423	2,463	(15%)	1,475
1999 Feb./*Feb.*	5,154	(5%)	7,149	7,215	(7%)	12,755	850	(5%)	1,255	2,552	(15%)	1,371
1999 Mac/*Mar.*	5,117	(5%)	8,234	7,163	(7%)	11,871	863	(5%)	1,781	2,587	(15%)	1,791
1999 Apr/*Apr.*	5,265	(5%)	6,078	7,372	(7%)	11,772	902	(5%)	1,390	2,706	(15%)	1,742
1999 Mei/*May*	5,505	(5%)	8,742	7,710	(7%)	14,592	863	(5%)	1,457	2,590	(15%)	1,293
1999 Jun/*Jun.*	5,174	(5%)	8,871	7,243	(7%)	14,899	908	(5%)	1,447	2,725	(15%)	1,604
1999 Jul/*Jul.*	5,653	(5%)	6,898	7,914	(7%)	16,914	897	(5%)	979	2,690	(15%)	1,555
1999 Aug/*Aug.*	5,676	(5%)	11,572	7,947	(7%)	18,103	898	(5%)	2,155	2,695	(15%)	2,009
1999 Sep/*Sep.*	3,411	(3%)	11,570	5,685	(5%)	21,011	897	(5%)	1,454	1,255	(7%)	2,541
1999 Okt/*Oct.*	5,484	(3%)	17,546	9,077	(5%)	29,898	1,371	(5%)	4,933	1,919	(7%)	6,786
1999 Nov./*Nov.*	5,367	(3%)	13,972	8,931	(5%)	33,639	1,409	(5%)	4,274	1,972	(7%)	7,030
1999 Dis./*Dec.*	5,624	(3%)	20,270	9,373	(5%)	29,103	1,882	(5%)	5,263	2,634	(7%)	6,094
2000 Jan./*Jan.*	5,728	(3%)	13,163	9,546	(5%)	35,040	1,782	(5%)	4,566	2,495	(7%)	6,030
2000 Feb./*Feb.*	5,731	(3%)	16,080	9,552	(5%)	25,184	1,744	(5%)	4,080	2,442	(7%)	5,129
2000 Mac/*Mar.*	5,755	(3%)	16,915	9,591	(5%)	29,759	1,735	(5%)	4,411	2,428	(7%)	4,967
2000 Apr/*Apr.*	5,757	(3%)	13,708	9,594	(5%)	26,541	1,642	(5%)	3,861	2,299	(7%)	3,727
2000 Mei/*May*	5,725	(3%)	15,211	9,541	(5%)	26,804	1,577	(5%)	2,679	2,208	(7%)	3,070
2000 Jun/*Jun.*	5,986	(3%)	15,583	9,977	(5%)	26,321	2,344	(5%)	4,175	3,282	(7%)	5,556
2000 Jul./*Jul.*	5,987	(3%)	15,099	9,978	(5%)	23,460	2,320	(5%)	4,460	3,248	(7%)	4,870
2000 Aug./*Aug.*	5,982	(3%)	15,952	9,970	(5%)	23,632	2,342	(5%)	4,012	3,279	(7%)	4,645
2000 Sep./*Sep.*	6,916	(3%)	18,808	11,527	(5%)	29,177	2,355	(5%)	3,785	3,297	(7%)	4,891
2000 Okt./*Oct.*	6,980	(3%)	19,523	11,633	(5%)	29,861	2,383	(5%)	4,995	3,337	(7%)	5,026
2000 Nov./*Nov.*	6,964	(3%)	20,463	11,606	(5%)	27,930	2,359	(5%)	4,321	3,302	(7%)	3,643
2000 Dis./Dec.	7,292	(3%)	19,006	12,154	(5%)	29,869	2,356	(5%)	4,640	3,318	(7%)	4,257
2001 Jan./*Jan.*	10,002	(3%)	24,580	17,172	(5%)	34,260	3,938	(5%)	7,284	5,577	(7%)	6,917
2001 Feb./*Feb.*	9,951	(3%)	20,390	16,573	(5%)	36,867	2,732	(5%)	4,386	3,825	(7%)	5,978
2001 Mac/*Mar.*	9,772	(3%)	24,258	16,273	(5%)	29,392	2,680	(5%)	4,984	3,752	(7%)	5,936
2001 Apr/*Apr.*	9,818	(3%)	17,911	16,354	(5%)	31,070	3,946	(5%)	4,968	5,616	(7%)	5,677
2001 Mei/*May*	9,864	(3%)	21,378	16,432	(5%)	29,225	3,949	(5%)	4,973	5,630	(7%)	5,441
2001 Jun/June	9,870	(3%)	21,770	16,442	(5%)	27,295	4,127	(5%)	5,606	5,766	(7%)	6,614
2001 Jul./*Jul.*	9,852	(3%)	18,464	16,411	(5%)	27,221	5,856	(5%)	7,011	5,445	(7%)	4,193
2001 Ogos/Aug.	9,835	(3%)	22,039	16,384	(5%)	25,287	5,682	(5%)	5,802	4,806	(7%)	3,994

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]*
1998 Dis./*Dec.*	0	(5%)	0	0	(15%)	0
1999 Jan./*Jan.*	0	(5%)	0	0	(15%)	0
1999 Feb./*Feb.*	0	(5%)	0	0	(15%)	0
1999 Mac/*Mar.*	0	(5%)	0	0	(15%)	0
1999 Apr/*Apr.*	0	(5%)	0	0	(15%)	0
1999 Mei/*May*	0	(5%)	0	0	(15%)	0
1999 Jun/*Jun.*	0	(5%)	0	0	(15%)	0
1999 Jul/*Jul.*	0	(5%)	0	0	(15%)	0
1999 Aug/*Aug.*	51	(5%)	168	51	(15%)	566
1999 Sep/*Sep.*	31	(3%)	334	52	(5%)	728
1999 Okt/*Oct.*	43	(3%)	298	72	(5%)	781
1999 Nov./*Nov.*	75	(3%)	419	125	(5%)	917
1999 Dis./*Dec.*	87	(3%)	1,427	145	(5%)	1,261
2000 Jan./*Jan.*	270	(3%)	1,615	451	(5%)	861
2000 Feb./*Feb.*	254	(3%)	973	424	(5%)	107
2000 Mac/*Mar.*	257	(3%)	1,783	429	(5%)	1,080
2000 Apr/*Apr.*	268	(3%)	1,994	446	(5%)	996
2000 Mei/*May*	255	(3%)	1,742	425	(5%)	1,244
2000 Jun/*Jun.*	240	(3%)	2,006	399	(5%)	1,091
2000 Jul./*Jul.*	260	(3%)	2,444	434	(5%)	1,388
2000 Aug./*Aug.*	299	(3%)	1,985	499	(5%)	2,009
2000 Sep./*Sep.*	311	(3%)	2,355	518	(5%)	1,966
2000 Okt./*Oct.*	286	(3%)	2,590	476	(5%)	1,748
2000 Nov./*Nov.*	371	(3%)	2,773	618	(5%)	1,939
2000 Dis./Dec.	363	(3%)	1,694	605	(5%)	740
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

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.