

## 2.28 Rangka Kerja Mudah Tunai<sup>1</sup> Liquidity Framework<sup>1</sup>

RM juta

Akhir tempoh	Bank perdagangan <i>Commercial banks</i>				Syarikat Kewangan <i>Finance Companies</i>				Bank Pelaburan Lebihan Mudah Tunai <= 3 hari <sup>1</sup>		Bank Pelaburan Lebihan Mudah Tunai 4 hari - 1 bulan	
	Lebihan Mudah Tunai <= 1 minggu		Lebihan Mudah Tunai > 1 minggu - 1 bulan		Lebihan Mudah Tunai <= 1 minggu		Lebihan Mudah Tunai > 1 minggu - 1 bulan		Bank Saudagar Lebihan Mudah Tunai <= 1 minggu		Bank Saudagar Lebihan Mudah Tunai > 1 minggu - 1 bulan	
	Liquidity Surplus <= 1 week		Liquidity Surplus > 1 week - 1 month		Liquidity Surplus <= 1 week		Liquidity Surplus > 1 week - 1 month		Investment Banks Liquidity Surplus <= 3 days <sup>4</sup>		Investment Banks Liquidity Surplus 4 days - 1 month	
	Merchant Banks Liquidity Surplus <= 1 week		Merchant Banks Liquidity Surplus > 1 week - 1 month		Merchant Banks Liquidity Surplus <= 1 week		Merchant Banks Liquidity Surplus > 1 week - 1 month		Merchant Banks Liquidity Surplus <= 1 week		Merchant Banks Liquidity Surplus > 1 week - 1 month	
End-period	Keperluan Pematuhar <sup>2</sup> Compliance Requirement <sup>2</sup>	Lebihan <sup>3</sup> Net Surplus <sup>3</sup>	Keperluan Pematuhar <sup>2</sup> Compliance Requirement <sup>2</sup>	Lebihan <sup>3</sup> Net Surplus <sup>3</sup>	Keperluan Pematuhar <sup>2</sup> Compliance Requirement <sup>2</sup>	Lebihan <sup>3</sup> Net Surplus <sup>3</sup>	Keperluan Pematuhar <sup>2</sup> Compliance Requirement <sup>2</sup>	Lebihan <sup>3</sup> Net Surplus <sup>3</sup>	Keperluan Pematuhar <sup>2</sup> Compliance Requirement <sup>2</sup>	Lebihan <sup>3</sup> Net Surplus <sup>3</sup>	Keperluan Pematuhar <sup>2</sup> Compliance Requirement <sup>2</sup>	Lebihan <sup>3</sup> Net Surplus <sup>3</sup>
2009 Jan./Jan.	24,159 (3%)	86,956	40,265 (5%)	99,235	-	-	-	-	871 (3%)	9,921	1,452 (5%)	9,932
2009 Feb./Feb.	24,327 (3%)	87,709	40,544 (5%)	112,562	-	-	-	-	842 (3%)	9,830	1,404 (5%)	9,218
2009 Mac/Mar.	24,787 (3%)	92,826	41,311 (5%)	115,861	-	-	-	-	794 (3%)	9,997	1,323 (5%)	10,077
2009 Apr./Apr.	24,633 (3%)	92,622	41,055 (5%)	113,529	-	-	-	-	863 (3%)	9,069	1,439 (5%)	9,844
2009 Mei/May	24,414 (3%)	98,546	40,722 (5%)	99,680	-	-	-	-	860 (3%)	11,901	1,433 (5%)	11,052
2009 Jun/June	25,153 (3%)	103,710	41,922 (5%)	98,572	-	-	-	-	818 (3%)	11,359	1,363 (5%)	10,151
2009 Jul/July	24,913 (3%)	99,667	41,522 (5%)	100,987	-	-	-	-	775 (3%)	16,163	1,292 (5%)	15,102
2009 Ogos/Aug	25,170 (3%)	95,331	41,950 (5%)	100,027	-	-	-	-	779 (3%)	11,723	1,299 (5%)	11,300
2009 Sept./Sept.	25,657 (3%)	105,516	42,762 (5%)	91,422	-	-	-	-	757 (3%)	12,584	1,262 (5%)	11,035
2009 Okt/Oct.	25,382 (3%)	114,014	42,303 (5%)	101,947	-	-	-	-	1,363 (3%)	12,993	1,695 (5%)	9,799
2009 Nov/Nov.	26,083 (3%)	122,343	43,471 (5%)	101,894	-	-	-	-	1,277 (3%)	13,003	1,864 (5%)	9,920
2009 Dis/Dec.	26,618 (3%)	126,967	44,363 (5%)	109,523	-	-	-	-	770 (3%)	11,809	1,274 (5%)	11,072
2010 Jan./Jan.	26,317 (3%)	107,481	43,862 (5%)	102,970	-	-	-	-	1,411 (3%)	13,458	2,049 (5%)	9,931
2010 Feb./Feb.	26,209 (3%)	139,096	43,682 (5%)	113,715	-	-	-	-	807 (3%)	14,165	1,345 (5%)	10,274
2010 Mac/Mar.	26,811 (3%)	114,414	44,719 (5%)	99,056	-	-	-	-	813 (3%)	12,680	1,355 (5%)	10,749
2010 Apr./Apr.	21,632 (3%)	86,979	36,053 (5%)	91,549	-	-	-	-	822 (3%)	13,799	1,369 (5%)	11,853

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Keperluan pematuhan sebagai peratusan daripada deposit adalah ditunjukkan di dalam kurungan di dalam jadual. Di bawah Rangka Kerja Mudah Tunai, 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 3% daripada asas depositnya dalam tempoh satu minggu (3 hari bagi bank pelaburan), atau 5% 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.

<sup>4</sup> Ekoran daripada transformasi bank saudagar menjadi bank pelaburan, pindaan telah dibuat terhadap keperluan laporan lebihan mudah tunai di mana lebihan mudah tunai bank pelaburan diukur pada asas 3 hari untuk mengambil kira aliran jangka pendek akibat daripada aktiviti pemrokeran saham. Akibatnya, mulai Disember 2006, lebihan mudah tunai yang ditunjukkan dalam laporan ini mencerminkan laporan lebihan mudah tunai pada asas 3 hari bagi bank pelaburan disamping laporan lebihan mudah tunai pada asas 1 minggu bagi bank saudagar dalam proses penyempurnaan transformasi kepada bank pelaburan.

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> The compliance requirement as a percentage of deposits is shown in brackets in the table. Under the 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, banking institutions must be able to withstand the withdrawal of up to 3% of its deposit base over a one week period (3 days for investment banks), or 5% of its deposit base over a one month period. In contrast, under the old framework, banking institutions are required to hold liquid assets equivalent to a specified percentage of their eligible liabilities.

<sup>4</sup> The transformation of merchant banks into investment banks have been accompanied by changes in the reporting requirement of liquidity surpluses where the liquidity surplus of investment banks is measured on a 3 day basis to take into account the short term flows arising mainly from stockbroking activities. As a result, beginning December 2006, liquidity surpluses in these columns reflect the reporting of surplus liquidity on a 3 day basis for investment banks alongside the reporting of liquidity on a 1 week basis for merchant banks in the midst of transforming into investment banks.