

2.28 Rangka Kerja Mudah Tunai¹ Liquidity Framework¹

RM juta

Akhir tempoh	Bank perdagangan <i>Commercial banks</i>			Syarikat Kewangan <i>Finance Companies</i>			Bank Pelaburan Lebihan Mudah Tunai <= 3 hař			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				
End-period	Keperluan Pematuhar ² Compliance Requirement ²	Lebihan ³ Net Surplus ³	Keperluan Pematuhar ² Compliance Requirement ²	Lebihan ³ Net Surplus ³	Keperluan Pematuhar ² Compliance Requirement ²	Lebihan ³ Net Surplus ³	Keperluan Pematuhar ² Compliance Requirement ²	Lebihan ³ Net Surplus ³	Keperluan Pematuhar ² Compliance Requirement ²	Lebihan ³ Net Surplus ³	Keperluan Pematuhar ² Compliance Requirement ²	Lebihan ³ Net Surplus ³	Keperluan Pematuhar ² Compliance Requirement ²	Lebihan ³ Net Surplus ³
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%)	16,745	1,292 (5%)	15,090		
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%)	114,004	42,303 (5%)	101,937	-	-	-	-	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%)	127,541	44,363 (5%)	110,413	-	-	-	-	770 (3%)	11,814	1,274 (5%)	11,074		
2010 Jan./Jan.	26,317 (3%)	107,977	43,862 (5%)	103,463	-	-	-	-	1,411 (3%)	13,458	2,049 (5%)	9,931		
2010 Feb./Feb.	26,229 (3%)	139,118	43,716 (5%)	113,704	-	-	-	-	807 (3%)	14,191	1,345 (5%)	10,299		

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 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.

4 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 di 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.

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 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.

4 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.