

## 2.26

Nisbah Keperluan Berkanun dan Nisbah Mudah Tunai  
Statutory Reserve Requirement and Liquidity Ratio

Tahun <i>Year</i>	Tarikh perubahan <i>Date of change</i>	Bank perdagangan <i>Commercial banks</i>		Syarikat kewangan <sup>9</sup> <i>Finance companies<sup>9</sup></i>		Merchant banks <i>Bank saudagar</i>	
		SRR <i>SRR</i>	Nisbah mudah tunai <sup>4</sup> <i>Liquidity ratio<sup>4</sup></i>	SRR <i>SRR</i>	Nisbah mudah tunai <sup>4</sup> <i>Liquidity ratio<sup>4</sup></i>	SRR <i>SRR</i>	Nisbah mudah tunai <sup>4</sup> <i>Liquidity ratio<sup>4</sup></i>
1975	17 Feb. / 17 Feb.	8.5	25.0 (12.5)	5.5	10.0 (5.0)	1.5 <sup>3</sup>	-
1976	16 Feb. / 16 Feb.	6.0	25.0 (12.5)	4.0	10.0 (5.0)	1.5	-
1978	16 Dis. / 16 Dec.	5.0	25.0 (12.5)	2.5	10.0 (5.0)	1.5	-
1979	1 Mac / 1 March	5.0	20.0 (10.0)	2.5	10.0 (5.0)	1.5	10.0
1985	15 Apr. / 15 Apr.	4.0	18.5 (10.0)	2.5	10.0 (5.0)	2.5	10.0
1986	15 Feb. / 15 Feb.	4.0	17.0 (10.0)	3.0	10.0 (5.0)	3.0	10.0
1986	15 Okt. / 15 Oct.	3.5	17.0 (10.0)	3.0	10.0 (5.0)	3.0	10.0
1989	1 Jan. <sup>6</sup> / 1 Jan. <sup>6</sup>	3.5	17.0 (5.0)	3.0	10.0 <sup>7</sup>	3.0	10.0 dan 12.5 <sup>5</sup>
1989	2 Mei / 2 May	4.5	17.0 (5.0)	4.5	10.0	4.5	10.0 dan 12.5
1989	16 Okt. / 16 Oct.	5.5	17.0 (5.0)	5.5	10.0	5.5	10.0 dan 12.5
1990	16 Jan. / 16 Jan.	6.5	17.0 <sup>7</sup>	6.5	10.0 dan 12.5 <sup>8</sup>	6.5	10.0 dan 12.5
1991	16 Ogos / 16 Aug.	7.5	17.0	7.5	10.0 dan 12.5 <sup>8</sup>	7.5	10.0 dan 12.5
1992	2 Mei / 2 May	8.5	17.0	8.5	10.0 dan 12.5	8.5	10.0 dan 12.5
1994	3 Jan. / 3 Jan.	9.5	17.0	9.5	10.0 dan 12.5	9.5	10.0 dan 12.5
1994	16 Mei / 16 May	10.5	17.0	10.5	10.0 dan 12.5	10.5	10.0 dan 12.5
1994	1 Jul. / 1 July	11.5	17.0	11.5	10.0 dan 12.5	11.5	10.0 dan 12.5
1996	1 Feb. / 1 Feb.	12.5	17.0	12.5	10.0 dan 12.5	12.5	10.0 dan 12.5
1996	1 Jun / 1 Jun.	13.5	17.0	13.5	10.0 dan 12.5	13.5	10.0 dan 12.5
1998	16 Feb. / 16 Feb.	10.0	17.0	10.0	10.0 dan 12.5	10.0	10.0 dan 12.5
1998	1 Jul. / 1 July	8.0	17.0	8.0	10.0 dan 12.5	8.0	10.0 dan 12.5
1998	1 Sept. / 1 Sep.	6.0	17.0	6.0	10.0 dan 12.5	6.0	10.0 dan 12.5
1998	16 Sept. / 16 Sep.	4.0	15.0	4.0	10.0 dan 12.5	4.0	10.0 dan 12.5
2008	24 Nov. / 24 Nov.	3.5	-	-	-	3.5	-

1 Pertama kali dikuatkuasakan ke atas bank perdagangan.

2 Pertama kali dikuatkuasakan ke atas syarikat kewangan.

3 Pertama kali dikuatkuasakan ke atas bank saudagar.

4 Berkuatkuasa mulai 1 Februari 1987, nisbah mudah tunai minimum boleh dipuratakan. Purata harian nisbah mudah tunai dibolehkan menyusut sebanyak 2% daripada nisbah minimum.

5 Berkuatkuasa mulai 1 Februari 1987, bagi bank saudagar yang menerbitkan IDB, nisbah mudah tunai adalah lebih tinggi pada 12.5%.

6 Berkuatkuasa mulai 1 Januari 1989, nisbah mudah tunai minimum boleh dipuratakan. Purata harian nisbah mudah tunai dibolehkan menyusut sebanyak 0.5% daripada nisbah minimum.

7 Berkuatkuasa mulai 1 Januari 1989, nisbah mudah tunai dua kumpulan ke atas bank perdagangan (berkuatkuasa mulai 1 Jun 1990) dan syarikat kewangan telah dibarkah. Nisbah utama ditunjukkan di dalam kurungan.

8 Berkuatkuasa mulai 1 Mac 1990, bagi syarikat kewangan yang menerbitkan IDB, nisbah mudah tunai adalah lebih tinggi pada 12.5%.

9 Mulai tahun 2006, syarikat kewangan telah diserap oleh bank perdagangan.

1 First introduced for commercial banks.

2 First introduced for finance companies.

3 First introduced for merchant banks.

4 With effect from February 1, 1987, averaging of the minimum liquidity requirement was allowed. Daily liquidity ratio was allowed to decline by as much as 2% point below the required minimum.

5 With effect from February 1, 1987, for merchant banks which issued NIDs, the minimum liquidity ratio was higher at 12.5%.

6 With effect from January 1, 1989, averaging of the statutory reserve requirement was allowed. Daily SRR ratio was allowed to decline by as much as 0.5% point below the required minimum.

7 With effect from January 1, 1989, the two-tier liquidity ratios were removed for both the finance companies and commercial banks (with effect from June 1, 1990). In brackets are the primary ratios.

8 With effect from March 1, 1990, for finance companies which issued NIDs, minimum liquidity ratio was higher at 12.5%.

9 By 2006, finance companies had been absorbed by commercial banks