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

Tahun Year	Tarikh perubahan Date of change	Bank perdagangan Commercial banks		Syarikat kewangan Finance companies		Merchant banks Bank saudagar	
		SRR	Nisbah mudah tunai ⁴ Liquidity ratio ⁴	SRR	Nisbah mudah tunai ⁴ Liquidity ratio ⁴	SRR	Nisbah mudah tunai ⁴ Liquidity ratio ⁴
1975	17 Feb. / 17 Feb.	8.5	(12.5) 25.0	5.5	(5.0) 10.0	1.5 ³	-
1976	16 Feb. / 16 Feb.	6.0	(12.5) 25.0	4.0	(5.0) 10.0	1.5	-
1978	16 Dis. / 16 Dec.	5.0	(12.5) 25.0	2.5	(5.0) 10.0	1.5	-
1979	1 Mac / 1 March	5.0	(12.5) 20.0	2.5	(5.0) 10.0	1.5	10.0
1985	15 Apr. / 15 Apr.	4.0	(10.0) 18.5	2.5	(5.0) 10.0	2.5	10.0
1986	15 Feb. / 15 Feb.	4.0	(10.0) 17.0	3.0	(5.0) 10.0	3.0	10.0
1986	15 Okt. / 15 Oct.	3.5	(10.0) 17.0	3.0	(5.0) 10.0	3.0	10.0
1989	1 Jan. ⁶ / 1 Jan. ⁶	3.5	(5.0) 17.0	3.0	10.0 ⁷	3.0	10.0 dan 12.5 ⁵
1989	2 Mei / 2 May	4.5	(5.0) 17.0	4.5	10.0	4.5	10.0 dan 12.5
1989	16 Okt. / 16 Oct.	5.5	(5.0) 17.0	5.5	10.0	5.5	10.0 dan 12.5
1990	16 Jan. / 16 Jan.	6.5	17.0 ⁷	6.5	10.0 dan 12.5 ⁸	6.5	10.0 dan 12.5
1991	16 Ogos / 16 Aug.	7.5	17.0	7.5	10.0 dan 12.5 ⁸	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

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 dibubarkan. 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%.

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%.