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Rangka Kerja Mudah Tunai ¹ Liquidity Framework ¹

RM juta

Akhir tempoh	Bank perdagangan <i>Commercial banks</i>				Syarikat Kewangan <i>Finance Companies</i>				Bank Pelaburan Lebih Mudah Tunai <= 3 hari ⁴			Bank Pelaburan Lebih Mudah Tunai 4 hari - 1 bulan				
	Lebih Mudah Tunai <= 1 minggu		Lebih Mudah Tunai > 1 minggu - 1 bulan		Lebih Mudah Tunai <= 1 minggu		Lebih Mudah Tunai > 1 minggu - 1 bulan		Bank Saudagar Lebih Mudah Tunai <= 1 minggu			Bank Saudagar Lebih 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 ⁴				Investment Banks Liquidity Surplus 4 days - 1 month				Merchant Banks Liquidity Surplus <= 1 week				Merchant Banks Liquidity Surplus > 1 week - 1 month			
End-period	Keperluan Pematuhan ²		Lebihan ³		Keperluan Pematuhan ²		Lebihan ³		Keperluan Pematuhan ²		Lebihan ³		Keperluan Pematuhan ²		Lebihan ³	
	Compliance Requirement ²		Net Surplus ³		Compliance Requirement ²		Net Surplus ³		Compliance Requirement ²		Net Surplus ³		Compliance Requirement ²		Net Surplus ³	
2006 Jun/June	16,740	(3%)	52,541	27,897	(5%)	58,779	-	-	-	479	(3%)	6,176	798	(5%)	5,055	
2006 Jul/July	16,848	(3%)	58,646	28,077	(5%)	58,960	-	-	-	461	(3%)	5,788	769	(5%)	4,346	
2006 Ogos/Aug	16,979	(3%)	52,938	28,296	(5%)	53,821	-	-	-	472	(3%)	6,873	787	(5%)	5,202	
2006 Sept./Sept.	16,752	(3%)	54,111	27,921	(5%)	54,704	-	-	-	480	(3%)	4,532	801	(5%)	4,219	
2006 Okt/Oct.	17,610	(3%)	64,487	29,350	(5%)	60,761	-	-	-	490	(3%)	6,672	817	(5%)	5,874	
2006 Nov/Nov.	18,033	(3%)	51,567	30,056	(5%)	58,595	-	-	-	586	(3%)	6,668	976	(5%)	6,938	
2006 Dis/Dec.	18,242	(3%)	48,934	30,403	(5%)	46,085	-	-	-	935	(3%)	6,743	1,559	(5%)	9,358	
2007 Jan/Jan.	18,620	(3%)	62,015	31,033	(5%)	65,771	-	-	-	929	(3%)	9,881	1,546	(5%)	13,306	
2007 Feb./Feb.	18,843	(3%)	65,559	31,405	(5%)	73,726	-	-	-	964	(3%)	8,097	1,607	(5%)	11,245	
2007 Mac/Mar.	18,634	(3%)	60,182	31,057	(5%)	66,751	-	-	-	1,033	(3%)	7,812	1,721	(5%)	11,664	
2007 Apr/Apr.	18,812	(3%)	62,635	31,358	(5%)	77,542	-	-	-	1,075	(3%)	11,298	1,791	(5%)	13,289	
2007 Mei/May	19,060	(3%)	75,959	31,767	(5%)	85,570	-	-	-	1,145	(3%)	9,146	1,908	(5%)	13,473	
2007 Jun/June	19,110	(3%)	81,094	31,850	(5%)	88,942	-	-	-	1,218	(3%)	12,311	2,030	(5%)	17,035	
2007 Jul/July	19,204	(3%)	66,767	32,006	(5%)	78,174	-	-	-	1,245	(3%)	10,905	2,074	(5%)	16,599	
2007 Ogos/Aug	19,158	(3%)	67,564	31,930	(5%)	76,500	-	-	-	1,252	(3%)	12,704	2,087	(5%)	14,934	
2007 Sept./Sept.	19,130	(3%)	73,071	31,883	(5%)	85,739	-	-	-	1,187	(3%)	10,409	1,979	(5%)	17,360	
2007 Okt/Oct.	19,317	(3%)	76,642	32,194	(5%)	89,625	-	-	-	1,166	(3%)	9,550	1,943	(5%)	15,690	
2007 Nov/Nov.	19,172	(3%)	66,476	31,953	(5%)	80,550	-	-	-	1,171	(3%)	11,180	1,952	(5%)	14,390	
2007 Dis/Dec.	19,560	(3%)	72,987	32,600	(5%)	99,007	-	-	-	1,142	(3%)	10,130	1,904	(5%)	12,705	
2008 Jan/Jan.	19,762	(3%)	68,455	32,937	(5%)	90,124	-	-	-	1,203	(3%)	7,536	2,006	(5%)	14,034	
2008 Feb./Feb.	19,945	(3%)	63,113	33,242	(5%)	90,212	-	-	-	1,187	(3%)	11,044	1,979	(5%)	14,897	
2008 Mac/Mar.	20,141	(3%)	72,705	33,568	(5%)	95,757	-	-	-	1,240	(3%)	8,972	2,067	(5%)	13,722	
2008 Apr/Apr.	20,558	(3%)	60,437	34,263	(5%)	85,046	-	-	-	983	(3%)	7,423	1,641	(5%)	11,046	
2008 Mei/May	20,729	(3%)	60,297	34,549	(5%)	86,988	-	-	-	968	(3%)	6,040	1,613	(5%)	11,413	
2008 Jun/June	21,073	(3%)	64,744	35,121	(5%)	89,613	-	-	-	965	(3%)	7,785	1,608	(5%)	11,863	
2008 Jul/July	21,648	(3%)	74,755	36,081	(5%)	97,645	-	-	-	909	(3%)	8,800	1,514	(5%)	10,942	

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 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 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 bersa dengan nisbah peratusan tertentu daripada asas deposit institusi perbankan tersebut, dan melibatkan keperluan di mana, misalnya, sebuah bank perdagangan mesti mampu menghadapi pengeluaran hingga 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 lebih mudah tunai di mana lebih mudah tunai bank pelaburan diukur pada asas 3 hari untuk mengambil kira aliran jangka pendek akibat daripada aktiviti pemrokeran saham. Akibatnya, mulai Disember 2006, lebih mudah tunai yang ditunjukkan dalam jadual ini mencerminkan laporan lebih mudah tunai pada asas 3 hari bagi bank pelaburan disamping laporan lebih 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.