

2.28 Rangka Kerja Mudah Tunai Baru¹ New Liquidity Framework¹

RM juta

RM million

Akhir tempoh End-period	Bank perdagangan			Commercial banks			Syarikat Kewangan			Finance Companies			Bank Saudagar/Bank Pelaburan			Merchant Banks/Investment Banks		
	Lebihan Mudah Tunai ≤ 1 minggu <i>Liquidity Surplus</i> ≤ 1 week			Lebihan Mudah Tunai > 1 minggu - 1 bulan <i>Liquidity Surplus</i> > 1 week - 1 month			Lebihan Mudah Tunai ≤ 1 minggu <i>Liquidity Surplus</i> ≤ 1 week			Lebihan Mudah Tunai > 1 minggu - 1 bulan <i>Liquidity Surplus</i> > 1 week - 1 month			Lebihan Mudah Tunai ≤ 1 minggu <i>Liquidity Surplus</i> ≤ 1 week			Lebihan Mudah Tunai > 1 minggu - 1 bulan <i>Liquidity Surplus</i> > 1 week - 1 month		
	Keperluan Pematuhar ² <i>Compliance Requirement</i> ²	Lebihan ³ <i>Net Surplus</i> ³		Keperluan Pematuhar ² <i>Compliance Requirement</i> ²	Lebihan ³ <i>Net Surplus</i> ³		Keperluan Pematuhar ² <i>Compliance Requirement</i> ²	Lebihan ³ <i>Net Surplus</i> ³		Keperluan Pematuhar ² <i>Compliance Requirement</i> ²	Lebihan ³ <i>Net Surplus</i> ³		Keperluan Pematuhar ² <i>Compliance Requirement</i> ²	Lebihan ³ <i>Net Surplus</i> ³		Keperluan Pematuhar ² <i>Compliance Requirement</i> ²	Lebihan ³ <i>Net Surplus</i> ³	
2004 Sep/Sept.	12,841	(3%)	39,616	21,402	(5%)	60,593	2,803	(5%)	3,219	4,030	(7%)	2,482	533	(3%)	6,063	889	(5%)	6,539
2004 Okt/Oct.	13,313	(3%)	34,553	22,189	(5%)	53,451	2,393	(5%)	2,414	3,351	(7%)	2,616	554	(3%)	6,250	923	(5%)	6,083
2004 Nov/Nov.	13,667	(3%)	44,139	22,778	(5%)	67,548	1,706	(5%)	2,197	2,388	(7%)	2,500	517	(3%)	4,359	861	(5%)	7,162
2004 Dis/Dec.	14,000	(3%)	54,890	23,333	(5%)	82,267	1,948	(5%)	2,236	2,727	(7%)	1,954	503	(3%)	6,159	838	(5%)	8,554
2005 Jan./Jan.	14,279	(3%)	64,312	23,813	(5%)	85,539	1,961	(5%)	1,596	2,746	(7%)	2,197	555	(3%)	7,227	925	(5%)	8,561
2005 Feb./Feb.	14,379	(3%)	64,834	23,171	(5%)	84,170	2,044	(5%)	2,792	2,861	(7%)	2,606	604	(3%)	8,107	1,006	(5%)	9,746
2005 Mac/Mar.	14,213	(3%)	55,137	23,688	(5%)	80,612	2,178	(5%)	2,616	2,965	(7%)	2,734	586	(3%)	6,948	977	(5%)	9,586
2005 Apr/Apr.	13,434	(3%)	47,660	22,390	(5%)	75,586	2,136	(5%)	1,842	2,991	(7%)	1,936	566	(3%)	7,192	943	(5%)	8,745
2005 Mei/May	13,552	(3%)	55,690	22,586	(5%)	79,599	2,167	(5%)	2,229	3,033	(7%)	2,800	608	(3%)	5,184	1,014	(5%)	7,056
2005 Jun/June	15,281	(3%)	51,652	25,468	(5%)	66,601	667	(5%)	167	933	(7%)	98	577	(3%)	5,199	961	(5%)	6,536
2005 Jul/July	15,239	(3%)	48,252	25,398	(5%)	71,070	663	(5%)	353	929	(7%)	217	626	(3%)	4,785	1,043	(5%)	5,722
2005 Ogos/Aug	15,394	(3%)	44,184	25,657	(5%)	60,564	670	(5%)	221	939	(7%)	199	587	(3%)	6,006	979	(5%)	7,620
2005 Sept./Sept.	15,489	(3%)	48,441	25,815	(5%)	55,873	695	(5%)	119	973	(7%)	11	561	(3%)	7,299	934	(5%)	7,397
2005 Okt/Oct.	15,472	(3%)	45,446	25,787	(5%)	61,080	716	(5%)	199	1,002	(7%)	396	583	(3%)	6,467	972	(5%)	6,468
2005 Nov/Nov.	15,842	(3%)	49,140	26,334	(5%)	53,894	721	(5%)	216	1,009	(7%)	147	542	(3%)	6,859	903	(5%)	7,283
2005 Dis/Dec.	15,772	(3%)	42,527	26,287	(5%)	45,762	697	(5%)	373	976	(7%)	386	528	(3%)	7,502	880	(5%)	6,443
2006 Jan./Jan.	16,187	(3%)	36,276	26,979	(5%)	46,290	-	-	-	-	-	-	569	(3%)	7,056	948	(5%)	7,121
2006 Feb./Feb.	16,133	(3%)	54,291	26,843	(5%)	54,711	-	-	-	-	-	-	565	(3%)	9,067	942	(5%)	7,846
2006 Mac/Mar.	16,204	(3%)	40,806	27,007	(5%)	45,150	-	-	-	-	-	-	615	(3%)	9,160	1,024	(5%)	7,507
2006 Apr/Apr.	16,330	(3%)	43,782	27,211	(5%)	59,605	-	-	-	-	-	-	648	(3%)	9,313	1,079	(5%)	8,859
2006 Mei/May	16,470	(3%)	49,058	27,447	(5%)	50,551	-	-	-	-	-	-	676	(3%)	8,849	1,127	(5%)	8,037
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	-	-	-	-	-	-	452	(3%)	1,018	753	(5%)	1,417
2007 Jan./Jan.	18,620	(3%)	62,015	31,033	(5%)	65,771	-	-	-	-	-	-	129	(3%)	2,063	214	(5%)	3,377
2007 Feb./Feb.	18,843	(3%)	65,559	31,405	(5%)	73,726	-	-	-	-	-	-	134	(3%)	1,867	223	(5%)	3,407
2007 Mac/Mar.	18,634	(3%)	60,182	31,057	(5%)	66,751	-	-	-	-	-	-	143	(3%)	1,621	238	(5%)	3,040
2007 Apr/Apr.	18,812	(3%)	62,635	31,358	(5%)	77,542	-	-	-	-	-	-	149	(3%)	118	248	(5%)	1,488
2007 Mei/May	19,060	(3%)	75,959	31,767	(5%)	85,570	-	-	-	-	-	-	154	(3%)	373	257	(5%)	2,601
2007 Jun/June	19,110	(3%)	81,094	31,850	(5%)	88,942	-	-	-	-	-	-	159	(3%)	934	265	(5%)	3,372
2007 Jul/July	19,204	(3%)	66,767	32,006	(5%)	78,174	-	-	-	-	-	-	166	(3%)	268	276	(5%)	3,302
2007 Ogos/Aug	19,158	(3%)	66,424	31,930	(5%)	76,210	-	-	-	-	-	-	168	(3%)	144	280	(5%)	2,948
2007 Sept./Sept.	19,130	(3%)	71,149	31,883	(5%)	85,053	-	-	-	-	-	-	165	(3%)	273	275	(5%)	2,417

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 BIs (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 Lebihan (kurangan) bersih merujuk kepada lebih mudah tunai (Jumlah ketaksepedanan aliran tunai bersih + Nilai didiskaun bagi harta mudah dituai + Kemudahan kredit kecemasan yang dimiliki) yang melebihi keperluan pematuhan.

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 Net surplus (shortfall) refers to the surplus of liquidity (Total net cash-flow mismatch + Discounted value of liquefiable assets + Available emergency credit line) over the compliance requirement.