

# 2.27 Keperluan Rizab Berkanun dan Harta Mudah Tunai

## Statutory Reserve and Liquid Asset Requirement

Tempoh sebelum pengimanan Rangka Kerja Mudah Tunai Baru <i>Period prior to the introduction of the New Liquidity Framework</i>	Akhir tempoh <i>End-period</i>	Bank Perdagangan				Commercial Banks				Syarikat Kewangan				Finance Companies				Bank Saudagar/Bank Pelaburan				Merchant Banks/Investment Banks			
		Keperluan rizab berkanun <i>Statutory reserve requirement</i>		Keperluan harta mudah tunai <i>Liquid asset requirement</i>		Keperluan rizab berkanun <i>Statutory reserve requirement</i>		Keperluan harta mudah tunai <i>Liquid asset requirement</i>		Keperluan rizab berkanun <i>Statutory reserve requirement</i>		Keperluan harta mudah tunai <i>Liquid asset requirement</i>		Keperluan rizab berkanun <i>Statutory reserve requirement</i>		Keperluan harta mudah tunai <i>Liquid asset requirement</i>		Keperluan rizab berkanun <i>Statutory reserve requirement</i>		Keperluan harta mudah tunai <i>Liquid asset requirement</i>					
		Rizab berkanun <i>Statutory reserve</i>	Harta mudah tunai <i>Liquid assets</i>	Tanggungan yang layak <i>Eligible liabilities</i>	Nisbah mudah tunai <i>Liquidity ratio</i>	Rizab berkanun <i>Statutory reserve</i>	Harta mudah tunai <i>Liquid assets</i>	Tanggungan yang layak <i>Eligible liabilities</i>	Nisbah mudah tunai <i>Liquidity ratio</i>	Rizab berkanun <i>Statutory reserve</i>	Harta mudah tunai <i>Liquid assets</i>	Tanggungan yang layak <i>Eligible liabilities</i>	Nisbah mudah tunai <i>Liquidity ratio</i>	Rizab berkanun <i>Statutory reserve</i>	Harta mudah tunai <i>Liquid assets</i>	Tanggungan yang layak <i>Eligible liabilities</i>	Nisbah mudah tunai <i>Liquidity ratio</i>	Rizab berkanun <i>Statutory reserve</i>	Harta mudah tunai <i>Liquid assets</i>	Tanggungan yang layak <i>Eligible liabilities</i>	Nisbah mudah tunai <i>Liquidity ratio</i>				
		RM juta/RM million	RM juta/RM million	RM juta/RM million	Peratus/Percent	RM juta/RM million	RM juta/RM million	RM juta/RM million	Peratus/Percent	RM juta/RM million	RM juta/RM million	RM juta/RM million	Peratus/Percent	RM juta/RM million	RM juta/RM million	RM juta/RM million	Peratus/Percent	RM juta/RM million	RM juta/RM million	RM juta/RM million	Peratus/Percent				
1990	4,860.0	13,282.4	72,322.2	18.4	1,575.8	2,957.4	24,943.7	12.1	465.8	1,174.8	7,160.1	16.5													
1991	6,540.6	15,382.1	86,259.2	18.0	2,382.4	3,791.2	32,074.6	12.0	600.4	1,333.6	8,221.4	16.8													
1992	7,379.8	15,416.1	87,557.8	18.0	3,165.4	4,455.9	37,870.8	12.1	763.3	1,565.0	9,219.1	17.9													
1993	7,932.3	16,599.0	93,792.0	18.0	3,718.8	5,246.0	44,543.1	12.0	886.4	1,836.5	10,525.9	18.3													
1994	14,074.5	21,650.0	127,561.4	17.9	5,945.7	6,378.7	52,659.9	12.4	1,408.0	1,923.2	12,647.6	15.8													
1995	18,518.8	27,878.1	164,538.3	17.5	7,640.2	8,270.8	67,650.1	12.5	1,546.2	2,048.0	13,920.9	15.3													
1996	27,973.2	36,370.0	180,280.3	20.3	12,050.4	11,150.5	85,375.3	13.1	2,643.3	2,992.0	15,853.5	18.9													
1997	37,131.0	46,098.4	258,562.2	17.8	16,043.1	11,841.7	116,838.2	10.1	3,466.4	2,540.3	25,390.3	10.0													
1998	10,624.4	44,071.1	245,790.1	17.9	3,475.2	12,046.1	85,991.1	14.0	852.8	4,317.3	21,309.8	20.3													
1999	10,476.2	21,184.9	107,867.2	19.6	3,174.2	10,017.6	53,446.8	18.7	833.7	3,636.3	17,970.8	20.2													
2000	10,087.8	12,861.1	69,540.9	18.5	3,029.3	4,164.9	28,770.8	14.5	866.6	1,504.1	6,176.9	24.4													
2001	10,623.3	-	135,419.4	-	3,110.1	-	51,804.5	-	830.7	-	9,078.3	-													
2002 Jan.	11,486.8	-	136,672.3	-	3,171.7	-	52,706.2	-	842.9	-	8,847.5	-													
Feb.	11,023.2	-	138,905.5	-	3,182.2	-	53,086.4	-	853.4	-	8,359.0	-													
Mar.	11,237.8	-	148,138.1	-	3,190.1	-	54,041.9	-	812.7	-	8,156.4	-													
Apr.	11,232.2	-	136,887.0	-	3,229.4	-	53,380.9	-	806.1	-	7,910.4	-													
May	11,031.0	-	138,904.5	-	3,173.4	-	52,338.0	-	782.5	-	7,885.4	-													
June	11,358.1	-	136,908.3	-	3,170.2	-	38,423.5	-	792.1	-	7,769.5	-													
July	11,367.8	-	139,968.7	-	3,191.0	-	58,602.9	-	814.0	-	7,963.5	-													
Aug.	11,115.3	-	137,236.7	-	3,198.6	-	57,372.0	-	808.3	-	7,666.8	-													
Sep.	10,645.0	-	137,441.4	-	3,193.6	-	58,272.3	-	803.5	-	7,598.4	-													
Oct.	11,606.3	-	141,753.2	-	3,224.1	-	59,037.0	-	819.5	-	7,473.6	-													
Nov.	11,587.1	-	139,899.3	-	3,233.3	-	59,303.5	-	848.5	-	7,558.3	-													
Dec.	10,735.1	-	142,720.2	-	3,322.7	-	46,580.8	-	819.9	-	7,658.1	-													
2003 Jan.	11,690.7	-	142,447.2	-	3,388.7	-	54,159.9	-	853.8	-	7,635.3	-													
Feb.	11,568.8	-	143,238.3	-	3,383.3	-	61,123.7	-	836.1	-	7,572.7	-													
Mar.	11,461.1	-	155,221.7	-	3,410.0	-	62,563.0	-	834.6	-	8,103.6	-													
Apr.	11,500.4	-	144,303.8	-	3,328.1	-	64,106.1	-	826.1	-	7,786.9	-													
May	10,917.2	-	118,737.3	-	3,394.3	-	65,326.9	-	815.2	-	7,831.5	-													
June	11,108.4	-	118,835.2	-	3,354.2	-	67,313.3	-	801.2	-	7,692.0	-													
July	12,368.5	-	123,908.0	-	3,443.1	-	67,963.5	-	812.3	-	8,049.5	-													
Aug.	12,113.8	-	148,681.2	-	3,457.7	-	65,962.8	-	810.6	-	8,042.2	-													
Sep.	12,056.0	-	123,157.9	-	3,497.7	-	64,273.8	-	831.4	-	7,892.4	-													
Oct.	12,126.0	-	123,391.4	-	3,504.6	-	64,847.6	-	832.8	-	8,321.8	-													
Nov.	12,304.0	-	144,342.0	-	3,441.0	-	64,410.2	-	889.0	-	8,384.8	-													
Dec.	11,590.4	-	120,629.0	-	3,499.7	-	64,924.3	-	918.8	-	8,537.2	-													
2004 Jan.	12,021.7	-	144,662.6	-	3,589.5	-	65,469.8	-	887.6	-	8,075.1	-													
Feb.	12,155.1	-	118,935.2	-	3,614.3	-	66,349.0	-	867.8	-	8,073.3	-													
Mar.	12,031.7	-	121,351.4	-	3,579.3	-	66,474.5	-	823.3	-	7,999.4	-													
Apr.	12,095.8	-	117,653.0	-	3,568.1	-	65,437.9	-	790.9	-	7,434.9	-													
May	11,611.0	-	118,151.5	-	3,569.4	-	65,849.5	-	733.3	-	7,297.8	-													
Jun	12,038.4	-	143,396.3	-	3,648.9	-	65,471.1	-	742.4	-	7,232.1	-													
Jul	12,520.5	-	120,399.8	-	3,654.1	-	66,491.6	-	772.4	-	8,191.4	-													
Aug.	12,651.9	-	117,603.3	-	3,374.1	-	64,164.8	-	773.4	-	8,160.8	-													
Sep.	13,315.3	-	133,418.3	-	2,729.9	-	47,642.5	-	720.0	-	7,696.7	-													
Oct.	14,676.4	-	133,695.4	-	2,121.1	-	33,919.4	-	747.0	-	7,952.5	-													
Nov.	14,809.2	-	138,416.8	-	1,754.1	-	28,043.2	-	778.4	-	8,094.0	-													
Dec.	15,092.5	-	147,471.5	-	1,768.4	-	17,706.2	-	789.9	-	8,070.4	-													
2005 Jan.	15,422.2	-	150,367.0	-	1,789.0	-	17,136.3	-	789.5	-	7,725.3	-													
Feb.	15,183.3	-	160,683.4	-	1,800.7	-	28,855.0	-	791.5	-	7,630.9	-													
Mar.	15,517.6	-	161,564.0	-	1,807.1	-	29,279.5	-	729.9	-	8,198.1	-													
Apr.	15,871.1	-	152,619.9	-	1,826.6	-	28,260.9	-	725.5	-	7,595.7	-													
May	16,108.6	-	154,786.0	-	1,864.0	-	30,107.4	-	741.6	-	8,065.9	-													
Jun	17,375.5	-	172,639.4	-	668.0	-	1,785.6	-	768.6	-	7,624.4	-													
Jul	16,944.4	-	179,722.5	-	675.4	-	1,895.3	-	732.0	-	7,054.3	-													
Aug.	16,340.2	-	170,080.3	-	684.0	-	1,779.4	-	715.6	-	6,644.3	-													
Sep.	18,046.8	-	170,647.1	-	688.1	-	1,824.0	-	683.9	-	6,414.2	-													
Oct.	16,506.4	-	176,448.3	-	708.6	-	1,988.7	-	674.8	-	6,943.9	-													
Nov.	17,980.5	-	177,598.6	-	721.3	-	1,890.9	-	550.2	-	7,631.7	-													
Dec.	16,690.6	-	180,399.4	-	719.0	-	2,029.6	-	515.4	-	8,140.5	-													
2006 Jan.	18,793.6	-	178,467.5	-	-	-	-	-	525.6	-	7,454.5	-													
Feb.	18,704.7	-	170,878.4	-	-	-	-	-	537.9	-	8,153.2	-													
Mar.	18,717.1	-	177,137.1	-	-	-	-	-	539.4	-	8,583.8	-													
Apr.	18,695.5	-	169,399.0	-	-	-	-	-	549.0	-	7,979.2	-													
May	18,077.0	-	158,711.8	-	-	-	-	-	539.2	-	8,816.0	-													
Jun	17,993.7	-	170,962.7	-	-	-	-	-	473.8	-	8,718.1	-													
Jul	18,082.6	-	179,699.4	-	-	-	-	-	525.1	-	8,033.4	-													
Aug.	18,325.5	-	180,705.5	-	-	-	-	-	533.2	-	7,945.3	-													
Sep.	18,873.0	-	172,907.5	-	-	-	-	-	506.6	-	7,747.9	-													
Oct.	18,095.5	-	174,571.8	-	-	-	-	-	493.0	-	7,835.5	-													
Nov.	17,960.8	-	169,727.7	-	-	-	-	-	486.8	-	7,040.1	-													
Dec.	19,637.3	-	179,373.4	-	-	-	-	-	481.0	-	7,672.2	-													
2007 Jan.	18,967.1	-	174,998.7	-	-	-	-	-	603.3	-	7,958.8	-													
Feb.	18,777.0	-	178,415.0	-	-	-	-	-	630.5	-	9,863.7	-													
Mar.	19,749.0	-	179,960.8	-	-	-	-	-	662.2	-	10,308.7	-													
Apr.	19,716.6	-	184,124.1	-	-	-	-	-	657.8	-	9,860.0	-													
May	19,681.9	-	199,683.5	-	-	-	-	-	707.8	-	9,406.4	-													
Jun	20,213.7	-	193,400.8	-	-	-	-	-	657.0	-	8,236.9	-													

<sup>1</sup> Mulai Januari 1999, sesetengah institusi perbankan telah berpindah kepada Rangka Kerja Mudah Tunai Baru. Institusi-institusi berkenaan adalah dikecualikan daripada data bagi keperluan harta mudah tunai (harta mudah tunai, tanggungan yang layak, nisbah mudah tunai) mulai Januari 1999. Bermula daripada 1 Januari 2001, semua institusi perbankan telah berpindah kepada Rangka Kerja Mudah Tunai Baru (sila rujuk Jadual III.28).

<sup>1</sup> Beginning January 1999, some banking institutions migrated to the New Liquidity Framework. These institutions were excluded from the data on liquid asset requirement (liquid assets, eligible liabilities, liquidity ratio) from January 1999 onwards. Since 1 January 2001, all banking institutions have moved to the New Liquidity Framework (see Table III.28).