

2.27 Keperluan Rizab Berkanun dan Harta Mudah Tunai Statutory Reserve and Liquid Asset Requirement

Tempoh sebelum peralihan kepada Mudah Tunai Baru Period prior to the introduction of the New Liquidity Framework	Akhir tempoh End-period	Bank Perdagangan <i>Commercial Banks</i>				Syarikat Kewangan <i>Finance Companies</i>				Bank Saudagar/Bank Pelaburan <i>Merchant Banks/Investment Banks</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>
		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		17,932.3	16,559.0	93,792.0	18.0	3,719.8	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	36,570.0	180,283.6	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	46,096.4	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
Tempoh selepas ¹	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	28,770.8	866.6	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	-	148,139.1	-	3,190.1	-	54,041.9	-	812.7	-	8,156.4	-
	Apr.	11,232.2	-	138,887.0	-	3,228.4	-	53,380.9	-	806.1	-	7,910.4	-
	May	11,031.0	-	138,905.0	-	3,173.4	-	52,338.0	-	782.5	-	7,885.4	-
	June	11,358.1	-	138,908.3	-	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	-	823.5	-	7,598.4	-
	Oct.	11,806.3	-	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	10,912.0	-	118,737.3	-	3,394.3	-	65,326.9	-	815.2	-	7,831.6	-
	June	11,108.4	-	118,835.2	-	3,352.2	-	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	-	64,947.6	-	876.5	-	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	-	65,949.5	-	733.3	-	7,297.8	-
	Jun.	12,038.4	-	143,936.3	-	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	-	133,656.4	-	2,121.1	-	33,919.4	-	747.0	-	7,952.5	-
	Nov.	14,809.2	-	138,416.8	-	1,794.1	-	28,043.2	-	776.4	-	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	-	28,655.0	-	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	-	29,260.9	-	725.5	-	7,595.7	-
	May	16,109.6	-	154,796.0	-	1,864.0	-	30,107.4	-	741.6	-	8,065.9	-
	Jun.	17,375.5	-	172,639.4	-	689.0	-	1,785.6	-	788.6	-	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	-	698.1	-	1,824.0	-	683.9	-	6,414.2	-
Oct.	16,506.4	-	176,448.3	-	706.6	-	1,988.7	-	674.8	-	6,943.9	-	
Nov.	17,980.5	-	177,598.5	-	721.3	-	1,890.9	-	650.2	-	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.	18,685.5	-	169,399.7	-	-	-	-	-	549.0	-	7,979.2	-	
May	18,077.0	-	158,713.6	-	-	-	-	-	539.2	-	8,816.0	-	
Jun.	17,993.7	-	170,962.7	-	-	-	-	-	473.8	-	8,716.1	-	
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.	19,176.6	-	184,124.1	-	-	-	-	-	657.8	-	9,860.0	-	
May	19,681.9	-	199,683.5	-	-	-	-	-	707.8	-	9,406.4	-	

¹ 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).

¹ 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).