

# 2.28 Rangka Kerja Mudah Tunai Baru<sup>1</sup>

## New Liquidity Framework<sup>1</sup>

RM juta													RM million	
Akhir tempoh	Bank perdagangan		Commercial banks		Syarikat Kawangan		Finance Companies		Bank Saudagar/Bank Pelaburan		Merchant Banks/Investment Banks			
	Lebihan Mudah Tunai ≤ 1 minggu		Lebihan Mudah Tunai > 1 minggu - 1 bulan		Lebihan Mudah Tunai ≤ 1 minggu		Lebihan Mudah Tunai > 1 minggu - 1 bulan		Lebihan Mudah Tunai ≤ 1 minggu		Lebihan Mudah Tunai > 1 minggu - 1 bulan			
End-period	Liquidity Surplus ≤ 1 week		Liquidity Surplus > 1 week - 1 month		Liquidity Surplus ≤ 1 week		Liquidity Surplus > 1 week - 1 month		Liquidity Surplus ≤ 1 week		Liquidity Surplus > 1 week - 1 month			
	Keperluan Pematuhan <sup>2</sup>	Lebihan <sup>3</sup>	Keperluan Pematuhan <sup>2</sup>	Lebihan <sup>3</sup>	Keperluan Pematuhan <sup>2</sup>	Lebihan <sup>3</sup>	Keperluan Pematuhan <sup>2</sup>	Lebihan <sup>3</sup>	Keperluan Pematuhan <sup>2</sup>	Lebihan <sup>3</sup>	Keperluan Pematuhan <sup>2</sup>	Lebihan <sup>3</sup>		
	Compliance Requirement <sup>2</sup>	Net Surplus <sup>3</sup>	Compliance Requirement <sup>2</sup>	Net Surplus <sup>3</sup>	Compliance Requirement <sup>2</sup>	Net Surplus <sup>3</sup>	Compliance Requirement <sup>2</sup>	Net Surplus <sup>3</sup>	Compliance Requirement <sup>2</sup>	Net Surplus <sup>3</sup>	Compliance Requirement <sup>2</sup>	Net Surplus <sup>3</sup>		
2004 Sep/Sept.	12,841	(3%)	39,616	21,402 (5%)	60,593	2,803 (5%)	3,219	4,030 (7%)	2,482	533	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	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	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	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	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%)	2,806	604	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	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	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	5,184	1,014 (5%)	7,066	
2005 Jun/June	15,281	(3%)	51,652	25,468 (5%)	66,601	667 (5%)	167	933 (7%)	98	577	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	4,785	1,043 (5%)	5,722	
2005 Ogos/Aug	15,394	(3%)	44,184	25,657 (5%)	60,564	670 (5%)	221	939	199	587	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	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	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	6,859	903 (5%)	7,283	
2005 Dis/Dec.	15,772	(3%)	42,527	26,287 (5%)	45,762	697 (5%)	373	976 (7%)	356	528	7,502	880 (5%)	6,443	
2006 Jan./Jan.	16,187	(3%)	36,276	26,979 (5%)	46,290	-	-	-	-	569	7,056	948 (5%)	7,121	
2006 Feb./Feb.	16,133	(3%)	54,291	26,843 (5%)	54,711	-	-	-	-	565	9,067	942 (5%)	7,846	
2006 Mac/Mar.	16,204	(3%)	40,806	27,007 (5%)	45,150	-	-	-	-	615	9,160	1,024 (5%)	7,507	
2006 Apr/Apr.	16,309	(3%)	43,929	27,182 (5%)	59,830	-	-	-	-	648	9,313	1,079 (5%)	8,859	
2006 Mei/May	16,455	(3%)	49,287	27,425 (5%)	50,824	-	-	-	-	676	8,849	1,127 (5%)	8,037	
2006 Jun/June	16,727	(3%)	52,879	27,878 (5%)	59,194	-	-	-	-	479	6,176	798 (5%)	5,055	
2006 Jul/July	16,835	(3%)	58,905	28,058 (5%)	59,339	-	-	-	-	461	5,788	769 (5%)	4,346	
2006 Ogos/Aug	16,969	(3%)	53,482	28,281 (5%)	54,388	-	-	-	-	472	7,070	787 (5%)	5,542	
2006 Sept./Sept.	16,752	(3%)	53,935	27,921 (5%)	54,528	-	-	-	-	480	4,592	801 (5%)	4,290	
2006 Okt/Oct.	17,610	(3%)	63,769	29,350 (5%)	60,043	-	-	-	-	490	6,672	817 (5%)	5,874	
2006 Nov/Nov.	18,033	(3%)	51,503	30,056 (5%)	58,531	-	-	-	-	586	6,668	976 (5%)	6,938	
2006 Dis/Dec.	18,242	(3%)	49,968	30,403 (5%)	44,127	-	-	-	-	477	7,673	795 (5%)	7,661	
2007 Jan./Jan.	18,620	(3%)	64,347	31,033 (5%)	68,103	-	-	-	-	149	10,391	247 (5%)	11,427	
2007 Feb./Feb.	18,843	(3%)	68,798	31,405 (5%)	76,965	-	-	-	-	134	9,513	223 (5%)	11,053	
2007 Mac/Mar.	18,688	(3%)	60,375	31,097 (5%)	67,090	-	-	-	-	143	11,945	238 (5%)	13,365	
2007 Apr/Apr.	18,812	(3%)	62,596	31,358 (5%)	77,385	-	-	-	-	149	118	248 (5%)	1,488	
2007 Mei/May	19,060	(3%)	79,959	31,767 (5%)	85,570	-	-	-	-	154	373	257 (5%)	2,601	

1 Mulai Januari 1999, setenengah 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 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 ketaksepadanan aliran tunai bersih + Nilai didiskakan bagi harta mudah dituan + 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 liquidable assets + Available emergency credit line) over the compliance requirement.