

2.26 Nisbah Keperluan Berkanun dan Nisbah Mudah Tunai Statutory Reserve Requirement and Liquidity Ratio

| Tahun Year | Tarikh perubahan Date of change | Bank perdagangan Commercial banks | | Syarikat kewangan Finance companies | | Merchant banks Bank saudagar | |
|---------------|---|--------------------------------------|---|--|---|---------------------------------|---|
| | | SRR SRR | Nisbah mudah tunai ⁴ Liquidity ratio ⁴ | SRR SRR | Nisbah mudah tunai ⁴ Liquidity ratio ⁴ | SRR SRR | Nisbah mudah tunai ⁴ Liquidity ratio ⁴ |
| 1975 | 17 Feb. / 17 Feb. | 8.5 | (12.5) 25.0 | 5.5 | (5.0) 10.0 | 1.5 ³ | - |
| 1976 | 16 Feb. / 16 Feb. | 6.0 | (12.5) 25.0 | 4.0 | (5.0) 10.0 | 1.5 | - |
| 1978 | 16 Dis. / 16 Dec. | 5.0 | (12.5) 25.0 | 2.5 | (5.0) 10.0 | 1.5 | - |
| 1979 | 1 Mac / 1 March | 5.0 | (12.5) 20.0 | 2.5 | (5.0) 10.0 | 1.5 | 10.0 |
| 1985 | 15 Apr. / 15 Apr. | 4.0 | (10.0) 18.5 | 2.5 | (5.0) 10.0 | 2.5 | 10.0 |
| 1986 | 15 Feb. / 15 Feb. | 4.0 | (10.0) 17.0 | 3.0 | (5.0) 10.0 | 3.0 | 10.0 |
| 1986 | 15 Okt. / 15 Oct. | 3.5 | (10.0) 17.0 | 3.0 | (5.0) 10.0 | 3.0 | 10.0 |
| 1989 | 1 Jan. ⁶ / 1 Jan. ⁶ | 3.5 | (5.0) 17.0 | 3.0 | 10.0 ⁷ | 3.0 | 10.0 dan 12.5 ⁵ |
| 1989 | 2 Mei / 2 May | 4.5 | (5.0) 17.0 | 4.5 | 10.0 | 4.5 | 10.0 dan 12.5 |
| 1989 | 16 Okt. / 16 Oct. | 5.5 | (5.0) 17.0 | 5.5 | 10.0 | 5.5 | 10.0 dan 12.5 |
| 1990 | 16 Jan. / 16 Jan. | 6.5 | 17.0 ⁷ | 6.5 | 10.0 dan 12.5 ⁸ | 6.5 | 10.0 dan 12.5 |
| 1991 | 16 Ogos / 16 Aug. | 7.5 | 17.0 | 7.5 | 10.0 dan 12.5 ⁸ | 7.5 | 10.0 dan 12.5 |
| 1992 | 2 Mei / 2 May | 8.5 | 17.0 | 8.5 | 10.0 dan 12.5 | 8.5 | 10.0 dan 12.5 |
| 1994 | 3 Jan. / 3 Jan. | 9.5 | 17.0 | 9.5 | 10.0 dan 12.5 | 9.5 | 10.0 dan 12.5 |
| 1994 | 16 Mei / 16 May | 10.5 | 17.0 | 10.5 | 10.0 dan 12.5 | 10.5 | 10.0 dan 12.5 |
| 1994 | 1 Jul. / 1 July | 11.5 | 17.0 | 11.5 | 10.0 dan 12.5 | 11.5 | 10.0 dan 12.5 |
| 1996 | 1 Feb. / 1 Feb. | 12.5 | 17.0 | 12.5 | 10.0 dan 12.5 | 12.5 | 10.0 dan 12.5 |
| 1996 | 1 Jun / 1 Jun. | 13.5 | 17.0 | 13.5 | 10.0 dan 12.5 | 13.5 | 10.0 dan 12.5 |
| 1998 | 16 Feb. / 16 Feb. | 10.0 | 17.0 | 10.0 | 10.0 dan 12.5 | 10.0 | 10.0 dan 12.5 |
| 1998 | 1 Jul. / 1 July | 8.0 | 17.0 | 8.0 | 10.0 dan 12.5 | 8.0 | 10.0 dan 12.5 |
| 1998 | 1 Sept. / 1 Sep. | 6.0 | 17.0 | 6.0 | 10.0 dan 12.5 | 6.0 | 10.0 dan 12.5 |
| 1998 | 16 Sept. / 16 Sep. | 4.0 | 15.0 | 4.0 | 10.0 dan 12.5 | 4.0 | 10.0 dan 12.5 |

1 Pertama kali dikuatkuasakan ke atas bank perdagangan.

2 Pertama kali dikuatkuasakan ke atas syarikat kewangan.

3 Pertama kali dikuatkuasakan ke atas bank saudagar.

4 Berkuatkuasa mulai 1 Februari 1987, nisbah mudah tunai minimum boleh dipuratakan. Purata harian nisbah mudah tunai dibolehkan menyusut sebanyak 2% daripada nisbah minimum.

5 Berkuatkuasa mulai 1 Februari 1987, bagi bank saudagar yang menerbitkan IDB, nisbah mudah tunai adalah lebih tinggi pada 12.5%.

6 Berkuatkuasa mulai 1 Januari 1989, nisbah mudah tunai minimum boleh dipuratakan. Purata harian nisbah mudah tunai dibolehkan menyusut sebanyak 0.5% daripada nisbah minimum.

7 Berkuatkuasa mulai 1 Januari 1989, nisbah mudah tunai dua kumpulan ke atas bank perdagangan (berkuatkuasa mulai 1 Jun 1990) dan syarikat kewangan telah dibubarkan. Nisbah utama ditunjukkan di dalam kurungan.

8 Berkuatkuasa mulai 1 Mac 1990, bagi syarikat kewangan yang menerbitkan IDB, nisbah mudah tunai adalah lebih tinggi pada 12.5%.

1 First introduced for commercial banks.

2 First introduced for finance companies.

3 First introduced for merchant banks.

4 With effect from February 1, 1987, averaging of the minimum liquidity requirement was allowed. Daily liquidity ratio was allowed to decline by as much as 2% point below the required minimum.

5 With effect from February 1, 1987, for merchant banks which issued NIDs, the minimum liquidity ratio was higher at 12.5%.

6 With effect from January 1, 1989, averaging of the statutory reserve requirement was allowed. Daily SRR ratio was allowed to decline by as much as 0.5% point below the required minimum.

7 With effect from January 1, 1989, the two-tier liquidity ratios were removed for both the finance companies and commercial banks (with effect from June 1, 1990). In brackets are the primary ratios.

8 With effect from March 1, 1990, for finance companies which issued NIDs, minimum liquidity ratio was higher at 12.5%.