

2.27 Keperluan Rizab Berkanun dan Harta Mudah Tunai

Statutory Reserve and Liquid Asset Requirement

Tempoh sebelum pengenalan 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		Keperluan harta mudah tunai				Keperluan rizab berkanun		Keperluan harta mudah tunai				Keperluan rizab berkanun		Keperluan harta mudah tunai			
		<i>Statutory reserve requirement</i>		<i>Liquid asset requirement</i>				<i>Statutory reserve requirement</i>		<i>Liquid asset requirement</i>				<i>Statutory reserve requirement</i>		<i>Liquid asset requirement</i>			
		Rizab berkanun		Harta mudah tunai	Tanggungan yang layak	Nisbah mudah tunai	Rizab berkanun	Harta mudah tunai	Tanggungan yang layak	Nisbah mudah tunai	Rizab berkanun	Harta mudah tunai	Tanggungan yang layak	Nisbah mudah tunai	Rizab berkanun	Harta mudah tunai	Tanggungan yang layak	Nisbah mudah tunai	
		<i>Statutory reserve</i>		<i>Liquid assets</i>	<i>Eligible liabilities</i>	<i>Liquidity ratio</i>	<i>Statutory reserve</i>	<i>Liquid assets</i>	<i>Eligible liabilities</i>	<i>Liquidity ratio</i>	<i>Statutory reserve</i>	<i>Liquid assets</i>	<i>Eligible liabilities</i>	<i>Liquidity ratio</i>	<i>Statutory reserve</i>	<i>Liquid assets</i>	<i>Eligible liabilities</i>	<i>Liquidity ratio</i>	
RM juta/RM million		RM juta/RM million		Peratus/Percent	RM juta/RM million		RM juta/RM million		Peratus/Percent	RM juta/RM million		RM juta/RM million		Peratus/Percent	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	21,850.0	127,561.4	17.9	5,945.7	6,378.7	52,659.9	12.4	1,408.0	1,923.2	12,847.6	15.8						
1995		18,516.0	27,878.1	164,538.3	17.5	7,640.2	8,270.8	67,550.1	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	46,098.4	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	-	148,139.1	-	3,190.1	-	54,041.9	-	812.7	-	8,156.4	-						
Apr.		11,232.2	-	136,887.0	-	3,229.4	-	53,389.9	-	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	-	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		11,109.4	-	118,835.2	-	3,354.2	-	67,313.3	-	801.2	-	7,692.0	-						
July		12,368.0	-	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	-	878.5	-	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.		12,156.1	-	118,935.2	-	3,614.3	-	66,340.0	-	867.8	-	8,073.3	-						
Mar.		12,031.7	-	121,351.4	-	3,579.3	-	66,474.5	-	823.3	-	7,989.4	-						
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	-	143,936.3	-	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	-	133,695.4	-	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	-	28,655.0	-	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		16,108.6	-	154,786.0	-	1,864.0	-	30,107.4	-	741.6	-	8,065.9	-						
Jun		17,375.5	-	172,639.4	-	698.0	-	1,785.6	-	788.6	-	7,624.4	-						
Jul		16,944.4	-	179,722.5	-	675.4	-	1,895.3	-	733.0	-	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	-	709.6	-	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.		18,885.7	-	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	-	8,718.1	-						
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	-	175,013.6	-	-	-	-	-	603.3	-	7,958.8	-						
Feb.		18,777.0	-	178,407.4	-	-	-	-	-	611.1	-	9,862.5	-						

1 Mula Januari 1999, aset-aset institusi perbankan telah berpindah kepada Rangka Kerja Mudah Tunai Baru. Institusi-institusi berkenaan adalah diskecualkan 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).