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

	Akhir tempoh	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		
		Statutory reserve requirement	*Liquid asset requirement*			*Statutory reserve requirement*	*Liquid asset requirement*			*Statutory reserve requirement*	*Liquid asset requirement*		
	End-period	Rizab berkanun *Statutory reserve*	Harta mudah tunai *Liquid assets*	Tanggungan yang layak *Eligible liabilities*	Nisbah mudah tunai *Liquidity ratio*	Rizab berkanun *Statutory reserve*	Harta mudah tunai *Liquid assets*	Tanggungan yang layak *Eligible liabilities*	Nisbah mudah tunai *Liquidity ratio*	Rizab berkanun *Statutory reserve*	Harta mudah tunai *Liquid assets*	Tanggungan yang layak *Eligible liabilities*	Nisbah mudah tunai *Liquidity ratio*
		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*
Tempoh sebelum pengenalan Rangka Kerja Mudah Tunai *Period prior to the introduction of the New Liquidity Framework*	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	36,570.0	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
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	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	-	53,380.9	-	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	-	823.5	-	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	10,912.0	-	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	12,368.5	-	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	-	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.	12,155.1	-	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	-	143,936.3	-	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	-	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	-	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	18,685.5	-	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	-	8,718.1	-
	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	-	175,009.2	-	-	-	-	-	603.3	-	7,958.8	-

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).