



**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA

## STATUTORY REQUIREMENTS

For the period January 2013 to June 2013, for purposes of section 192 of the Insurance Act 1996 and section 56 of the Takaful Act 1984 (respectively repealed by the Financial Services Act 2013 and the Islamic Financial Services Act 2013 with effect from 30 June 2013), Bank Negara Malaysia has submitted to the Minister of Finance a copy of this Financial Stability and Payment Systems Report 2013 for presentation to Parliament.

A handwritten signature in black ink, appearing to read 'Zeti Akhtar Aziz'.

Zeti Akhtar Aziz  
Governor  
19 March 2014





## PREFACE

The Financial Stability and Payment Systems Report 2013 outlines Bank Negara Malaysia's assessment of risks and challenges faced by the Malaysian financial system and the capacity of the system to sustain its financial intermediation role in the economy. It also reports the developmental initiatives pursued by the Bank to reinforce the roles of the financial services sector in supporting and contributing to economic growth and the economic transformation process, as well as the regulatory and supervisory measures undertaken by the Bank to ensure continued safety and soundness of financial institutions and promote overall financial and payment systems stability.

This publication is intended to promote greater understanding on issues and developments affecting financial stability, including policy directions of the Bank.

The Financial Stability and Payment Systems Report is available in PDF format at [www.bnm.gov.my](http://www.bnm.gov.my)

