

## Mission

We are committed ...

to create an efficient, progressive and comprehensive Islamic financial system which contributes significantly to the effectiveness and efficiency of the Malaysian financial sector while meeting the economic needs of the nation.

**Islamic Banking and Takaful Department**

towards total quality supervision of the takaful operators and takaful intermediaries, promoting financial system stability and fostering a sound and progressive takaful industry.

**Insurance Supervision Department**



**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA

## Letter of Transmittal

Y.A.B. Dato' Seri Abdullah bin Hj. Ahmad Badawi,  
Prime Minister and Minister of Finance,  
Malaysia.

Y.A.B. Dato' Seri,

In accordance with the requirements of section 56 of the Takaful Act 1984, I have the honour to submit for presentation to Parliament, the Twentieth Annual Report on the administration of the Takaful Act 1984 and other related matters during the year ended 31 December 2004.

Respectfully submitted,

Zeti Akhtar Aziz  
Governor

19 April 2005