



BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

LETTER OF TRANSMITTAL

Yang Amat Berhormat Dato' Sri Mohd Najib bin Tun Haji Abdul Razak,
Prime Minister/ Minister of Finance,
Malaysia.

YAB Dato' Sri,

In accordance with section 56 of the Takaful Act 1984 and section 192 of the Insurance Act 1996, I have the honour to submit for presentation to Parliament, reports on the administration of the Takaful Act 1984 and Insurance Act 1996, and other related matters for the year ended 31 December 2012 which are incorporated into this Financial Stability and Payment Systems Report 2012.

Respectfully submitted,

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

Zeti Akhtar Aziz
Governor
20 March 2013