



**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA

## Letter of Transmittal

Yang Amat Berhormat Dato' Sri Mohd Najib bin Hj. Tun Abdul Razak,  
Deputy 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 2008 which are incorporated into this Financial Stability and Payment Systems Report 2008.

Respectfully submitted,

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

Zeti Akhtar Aziz  
Governor

25 March 2009