

BANK BUMIPUTRA MALAYSIA BERHAD • ANNUAL REPORT '81

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THE BUNGA TELUR

In all the rich splendour of a Malay wedding, the bunga telur (bridal egg) has its own special place. From centuries back, it has symbolized blessings of fertility for the new bride and groom. Over the years, skilled fingers have lovingly created new and beautiful bunga telur — dressing it with beads, thin gold foil, velvet and an assortment of coloured paper.

Such exquisite care is also executed by Bank Bumiputera to ensure its banking services result only in productivity for all concerned, while it is meticulously working out innovative banking ideas all the time for the progressive growth of the bank.

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*The
Bunga Telur*



Notice Of Meeting



REGISTERED OFFICE
Menara Bumiputra,
Jalan Melaka,
Kuala Lumpur.

NOTICE IS HEREBY GIVEN that the Seventeenth Annual General Meeting of the Shareholders of Bank Bumiputra Malaysia Berhad will be held at the Registered Office of the Company, Menara Bumiputra, Jalan Melaka, Kuala Lumpur, at 12.30 p.m. on 18th March, 1982, to transact the following business:—

1. To receive and consider the Accounts for the year ended 31st December, 1981, and the Report of the Directors and Auditors.
2. To declare a dividend for the year ended 31st December, 1981.
3. To fix the Directors' remuneration.
4. To elect Directors in place of those retiring by rotation.
5. To elect a Director nominated by a shareholder:
 - (i) Notice has been received from a shareholder nominating the appointment of Dr. Nawawi bin Mat Awini as a Director.
6. To appoint Auditors and to fix their remuneration.
7. To transact any other ordinary business.

By Order of the Board,

MUHAMAD RADZI
Secretary

NOTES:

1. A member entitled to attend and vote at the Meeting is entitled to appoint a proxy to attend and vote instead of him. A proxy need not be a member of the Company.
2. The instrument appointing a proxy, in case of a corporation, shall be given under its Common Seal.
3. This proxy must be deposited at the Registered Office of the Company, Menara Bumiputra, Jalan Melaka, Kuala Lumpur, not less than forty-eight hours before the time appointed for holding the Meeting.

Dated: 3rd March, 1982.
Kuala Lumpur.

KOLEKSI N. A. HALIM



The Board Of Directors

Y.B. TAN SRI KAMARUL ARIFFIN
(Executive Chairman)

MOHD. HASHIM SHAMSUDIN
(Executive Director)

L.E. OSMAN
Chairman, Bumiputra Merchant Bankers
Berhad

Y.B. DATUK HAJI K. MUSHIR ARIFF,
DSPN, JSM, DJN, AMN, PJK, JP
Chairman, Kewangan Bumiputra Berhad
Chairman, A. Dennys & Co. Sendirian
Berhad.

Y.B. TAN SRI S.O.K. UBAIDULLA,
PSM, DPMS, JMN
Chairman & Governing Director,
Ubaidulla & Co. Sendirian Berhad

**Y.B. DATO' HAJI SULAIMAN BIN
NINAM SHAH,** SPMJ, SSIJ, JMN, PIS,
BSI, JP

JOHN K.D. EU
Chairman & Managing Director,
Euco Perniagaan Sendirian Berhad

EXECUTIVE COMMITTEE OF THE BOARD

Y.B. TAN SRI KAMARUL ARIFFIN
(Executive Chairman)

MOHD. HASHIM SHAMSUDIN
(Executive Director)

L.E. OSMAN

Y.B. TAN SRI S.O.K. UBAIDULLA,
PSM, DPMS, JMN

JOHN K.D. EU

The Management

Y.B. TAN SRI KAMARUL ARIFFIN
Executive Chairman

MOHD. HASHIM SHAMSUDIN
Executive Director

WONG AUN PHUI, K.M.N.
Adviser to the Bank

RAIS B. SANIMAN, Ph.D., K.M.N.
Senior General Manager,
International Banking Division

MUHAMAD RADZI HAJI MAHMOOD
Secretary to the Board and Senior
General Manager,
Financial Services Division

**SYED ZAINOL KHODKI BIN TAN SRI
SYED OMAR SHAHABUDIN**
Senior General Manager,
Establishment Division

SHAMSUDIN HAJI ALI
General Manager, Domestic Banking
Division

AUDITORS

**MESSRS. HANAFIAH RASLAN
& MOHAMAD**







the objective of promoting cultural and recreational activities. Located next to the Menara, this is a small garden-park with stage facilities. The Bank also organised or sponsored inter-regional sports, inter-bank sepak takraw competition and various other social activities especially in conjunction with the official opening of the Menara Bumiputra.

The Bank continued to serve as Chairman of the Association of Banks in Malaysia. In June 1981 the Bank had also the honour to assume the chairmanship of the Asean Banking Council. The Council had been particularly active in promoting regional cooperation in banking and finance in the Asean region.

The Malaysian economy is expected to perform better in 1982. The gross domestic product is projected to expand by 7.2 per cent in real terms. This projection is based on both somewhat improved performance of the external sector as well as fairly strong domestic demand. The economies of the industrial countries are expected to begin to recover slowly in the second half of this year. This recovery, if it materialised, will have the effect of gradual increase in demand and higher prices for the country's

exports of primary commodities and manufactured products. Hence the balance of trade should improve, and there should also be higher levels of income and spending capacity of the Government, business sector and household consumers. In the meantime the public sector has also budgeted for a moderately expansionary expenditure during the year, especially in relation to the development projects under the Fourth Malaysia Plan. The inflationary pressures are anticipated to moderate on account of the expected reduced pressure from imported inflation and stabilising oil prices.

In this scenario, the banking industry may look forward to a relatively better year in 1982. There is likely to be somewhat increased liquidity, while the strong loan demand is expected to persist throughout the year. Banks may therefore anticipate somewhat increased lending and associated activities and further growth.

I would like to conclude this statement on a personal note. As I will be retiring from the post of Executive Chairman of the Bank after having had the honour and privilege of serving for the last six years and witnessing the tremendous growth in the Bank's all-round activities, I wish to take this opportunity to express my sincere thanks and appreciation to my fellow Directors, members of Management and staff, Bank Negara Malaysia and also the Bank's customers and friends both in Malaysia and abroad for their cooperation and support throughout my tenure of office and trust that they will continue to extend similar cooperation and support to my successor.

KAMARUL ARIFFIN
Chairman



Report Of The Directors

(With such modifications and exceptions as have been determined by Bank Negara Malaysia)

To be presented to the shareholders of Bank Bumiputra Malaysia Berhad at the seventeenth annual general meeting to be held at Menara Bumiputra, Kuala Lumpur.

The directors have pleasure in submitting their sixteenth annual report to the members, together with the audited accounts of the Bank and of the Group for the year ended 31st December, 1981.

PRINCIPAL ACTIVITIES

The Group is principally engaged in all aspects of the banking business and in the provision of related services.

RESULTS

	<u>The Bank</u>	<u>The Group</u>
	\$'000	\$'000
Profit for the year after providing for diminution in value of assets, contingencies and after allocation to inner reserves but before providing for taxation amounted to	63,910	75,233
Amount provided for taxation	(27,000)	(33,393)
Profit after taxation before extraordinary item	36,910	41,840
Extraordinary item	—	3,910
Profit after taxation and extraordinary item before minority interest	36,910	45,750
Minority interest	—	(517)
	36,910	45,233
Balance brought forward	3,593	5,249
	40,503	50,482
Transfer to reserve fund	(18,500)	(25,389)
Proposed dividend — 10% (net of 40% tax)	(16,320)	(16,320)
Retained profits carried forward	5,683	8,773

STATUTORY INFORMATION

In our opinion, the results of the operations of the Bank and of the Group for the year ended 31st December, 1981 have not been materially affected by items of an abnormal character.

No circumstances have arisen which render adherence to the existing method of valuation of assets and liabilities of the Bank and of the Group misleading or inappropriate.

No contingent liabilities which have not been discharged were undertaken by the Bank and the Group in the period covered by the profit and loss account other than those disclosed in the accounts.

No contingent liabilities have become enforceable or are likely to become enforceable within the succeeding period of twelve months which will materially affect the Bank or the Group in their ability to meet their obligations as and when they fall due.



DIRECTORS

Details of directors' shareholdings in the Bank during the year ended 31st December, 1981 were as follows:

	As at 1.1.81	Purchased during the year	Sold during the year	As at 31.12.81
Lorrain Esme Osman	1	—	—	1
Y.B. Datuk Haji K. Mushir Ariff	1	—	—	1
Mohd. Hashim bin Shamsudin	—	1	—	1

None of the other directors held any shares in the Bank during the year ended 31st December, 1981.

The directors in office during the financial year ended 31st December, 1981 and at the date of this report are as follows:

Y.B. Tan Sri Kamarul Ariffin
Encik Mohd. Hashim bin Shamsudin
Encik Lorrain Esme Osman
Y.B. Datuk Haji K. Mushir Ariff
Y.B. Tan Sri S.O.K. Ubaidulla
Encik John K.D. Eu
Y.B. Dato' Sulaiman bin Ninam Shah

Encik John K.D. Eu and Y.B. Tan Sri S.O.K. Ubaidulla retire by rotation under article 77 and being eligible, offer themselves for re-election.

Y.B. Dato' Sulaiman bin Ninam Shah was appointed on 9th April, 1981. In accordance with article 81 he retires and being eligible, offers himself for re-election.

SHARE CAPITAL

The issued share capital of the Bank was increased on 31st December, 1981 to \$476 million by a rights issue of 204 million ordinary shares of \$1 each for cash at par.

The shares allotted pursuant to the rights issue do not rank for the proposed dividend in respect of the year ended 31st December, 1981.

AUDITORS

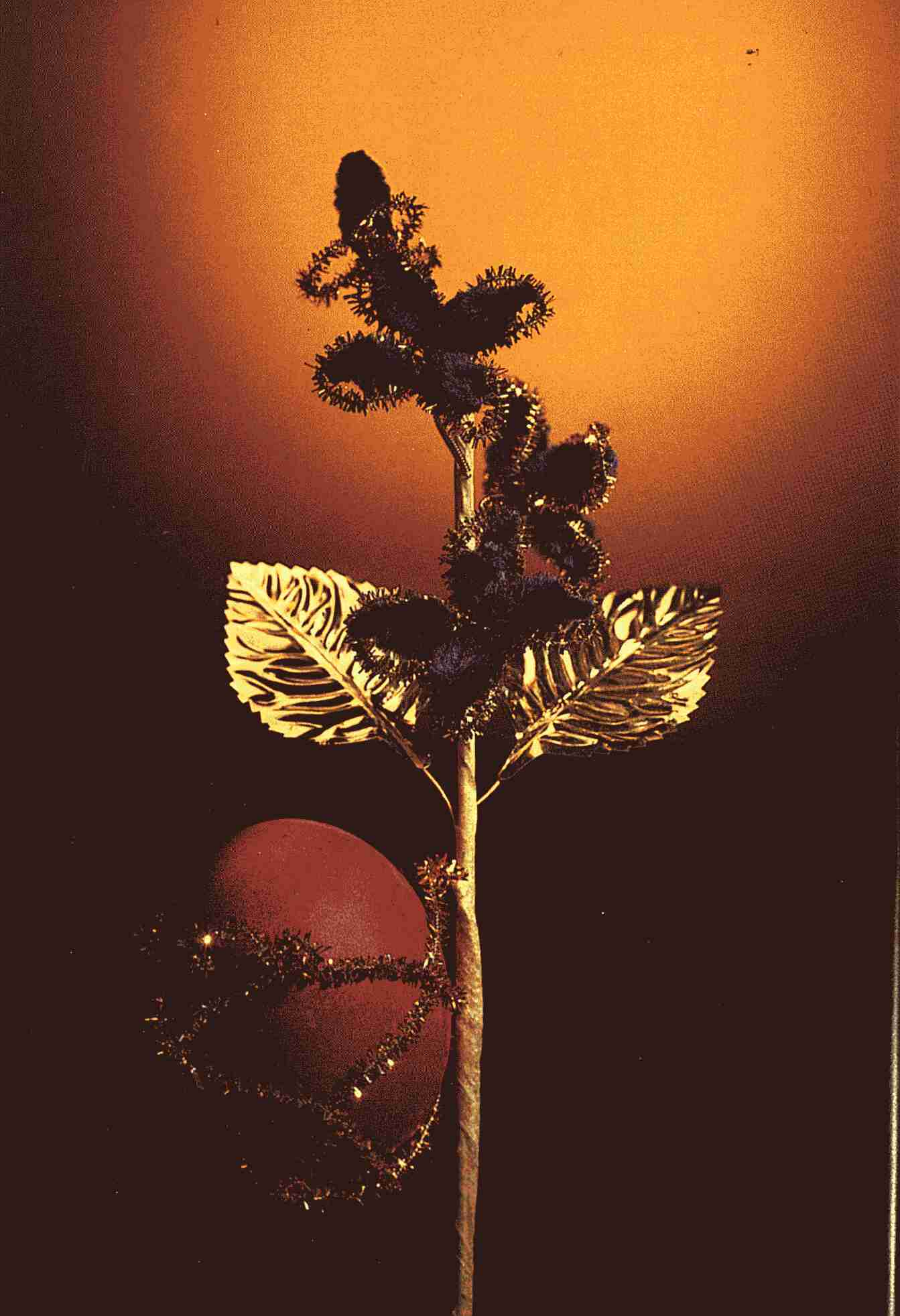
Hanafiah Raslan & Mohamad retire and have indicated their willingness to be re-appointed.

On behalf of the Board,

KAMARUL ARIFFIN
Chairman

Dated: 16th March, 1982.
Kuala Lumpur.







Financial Statements

Bank Bumiputra Malaysia Berhad
and Subsidiary Corporations

Balance Sheet

As At 31st December, 1981

Note	The Bank		The Group		
	1981 \$'000	1980 \$'000	1981 \$'000	1980 \$'000	
ASSETS					
	Cash and balances with banks and agents	2,738,446	2,901,581	2,981,073	3,120,093
	Money at call and short notice	481,432	303,925	494,166	316,709
2	Advances to customers	6,338,971	3,855,411	7,947,759	4,676,606
2	Accounts receivable and accrued income	160,582	192,388	209,751	215,844
2	Bills receivable	325,466	429,533	341,561	445,530
	Statutory deposit with Bank Negara Malaysia	330,473	238,433	330,473	243,310
3	Investments	1,992,776	1,061,261	2,017,046	1,086,884
4	Subsidiaries	789,236	464,196	1,257	1,361
5	Fixed assets	91,052	75,276	106,838	196,175
	TOTAL ASSETS BEFORE CONTRA ITEMS	13,248,434	9,522,004	14,429,924	10,302,512
	LIABILITIES OF CUSTOMERS FOR ACCEPTANCES, GUARANTEES AND OTHER OBLIGATIONS PER CONTRA	5,129,903	2,488,730	5,146,646	2,510,446
		18,378,337	12,010,734	19,576,570	12,812,958
LIABILITIES					
	Current, fixed, savings and other deposits of customers	8,165,037	6,673,313	8,508,555	6,960,580
	Deposits and balances of banks and agents	4,037,449	1,892,730	4,817,671	2,303,495
	Bills payable and other liabilities	448,845	599,768	481,573	666,641
	Proposed dividend	16,320	—	16,320	—
	Minority interest in subsidiaries	—	—	2,918	1,822
		12,667,651	9,165,811	13,827,037	9,932,538
SHAREHOLDERS' FUNDS					
6	Share capital	476,000	272,000	476,000	272,000
7	Reserves	104,783	84,193	126,887	97,974
		580,783	356,193	602,887	369,974
	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS BEFORE CONTRA ITEMS	13,248,434	9,522,004	14,429,924	10,302,512
	ACCEPTANCES, GUARANTEES AND OTHER OBLIGATIONS PER CONTRA	5,129,903	2,488,730	5,146,646	2,510,446
		18,378,337	12,010,734	19,576,570	12,812,958

The notes on pages 21 to 24 form an integral part of these accounts.
Auditors' report on page 28.

Bank Bumiputra Malaysia Berhad
and Subsidiary Corporations

Profit And Loss Account For Year Ended 31st December, 1981

Note	The Bank		The Group	
	1981 \$'000	1980 \$'000	1981 \$'000	1980 \$'000
8				
Profit for the year after providing for diminution in value of assets, contingencies and after allocation to inner reserves but before providing for taxation	63,910	50,814	75,233	62,487
	(27,000)	(25,500)	(33,393)	(30,152)
	36,910	25,314	41,840	32,335
9	—	—	3,910	—
Profit after taxation before extraordinary item	36,910	25,314	45,750	32,335
Extraordinary item	—	—	(517)	(511)
Profit after taxation and extraordinary item before minority interest	36,910	25,314	45,233	31,824
Minority interest	—	—	—	—
PROFIT ATTRIBUTABLE TO MEMBERS OF BANK BUMIPUTRA MALAYSIA BERHAD	36,910	25,314	45,233	31,824
Balance brought forward	3,593	279	5,249	825
	40,503	25,593	50,482	32,649
10	(18,500)	(22,000)	(25,389)	(27,400)
Transfer to reserve fund	(18,500)	(22,000)	(25,389)	(27,400)
Proposed dividend	(16,320)	—	(16,320)	—
Retained profits carried forward	5,683	3,593	8,773	5,249

The notes on pages 21 to 24 form an integral part of these accounts.
Auditors' report on page 28.

KOLEKSI N. A. HALIM

Consolidated Statement Of Changes In Financial Position For The Year Ended 31st December, 1981

	1981 \$'000	1980 \$'000
SOURCE OF FUNDS		
Operations:		
Profit attributable to the Group	45,233	31,824
Extraordinary item	(3,910)	—
	<u>41,323</u>	<u>31,824</u>
Adjustment for depreciation and other non-cash item	11,669	5,959
	<u>52,992</u>	<u>37,783</u>
Proceeds from:		
Issue of shares	204,000	172,000
Sale of properties	21,166	—
Increase in:		
Current, fixed, savings and other deposits of customers	1,547,929	1,715,171
Deposits and balances of banks and agents	2,514,176	1,485,030
Bills payable and other liabilities	—	328,197
Decrease in:		
Bills receivable	103,969	—
Cash and balances with banks and agents	139,020	—
Accounts receivable and accrued income	6,139	—
Fixed assets	61,508	—
Balance with non-consolidated subsidiary	104	—
	<u>4,651,003</u>	<u>3,738,181</u>
APPLICATION OF FUNDS		
Increase in:		
Fixed assets	—	149,844
Cash and balances with banks and agents	—	878,809
Money at call and short notice	177,457	149,085
Advances to customers	3,271,153	2,090,576
Accounts receivable and accrued income	—	99,193
Bills receivable	—	269,909
Investments	930,162	26,181
Statutory deposit with Bank Negara Malaysia	87,163	73,232
Balance with non-consolidated subsidiary	—	1,352
Decrease in:		
Bills payable and other liabilities	185,068	—
	<u>4,651,003</u>	<u>3,738,181</u>

The notes on pages 21 to 24 form an integral part of these accounts.
Auditors' report on page 28.

Notes To The Accounts

Year Ended 31st December, 1981

1. ACCOUNTING POLICIES

(a) **Basis of accounting**

The accounts of the Bank and of the Group have been prepared under the historical cost convention

(b) **Basis of consolidation**

The consolidated accounts include the accounts of the Bank and all its subsidiaries for the year ended 31st December, 1981 except for Malaysian General Investment Corporation Berhad, for the reason stated in Note 4.

(c) **Depreciation and amortisation**

Freehold land is not depreciated. Leasehold land is amortised over the period of the lease. On all other assets depreciation is provided on the straight line method based on their estimated useful lives at the following rates:—

Motor vehicles	20% p.a.
Office furniture and equipment	10% - 20% p.a.
Fixtures and fittings	10% p.a.
Freehold buildings	2½ % p.a.
Leasehold buildings	2½ % - 3½ % p.a.

(d) **Currency conversion**

Foreign currency transactions have been converted into ringgit at the rates of exchange ruling at the dates of the transactions. Assets and liabilities in foreign currencies at the balance sheet date have been converted into ringgit at the rate of exchange ruling at that date. Gains or losses resulting from conversion of foreign exchange have been treated as normal revenue items.

(e) **Investments**

- (i) Malaysian Government Securities are stated at cost adjusted for amortisation of premiums to maturity date. Malaysian Government Treasury Bills are stated at cost.
- (ii) Quoted shares are stated at the lower of cost and market value determined on an aggregate basis.
- (iii) Unquoted shares and securities and unsecured notes are stated at the lower of cost and estimated net realisable value.

2. ADVANCES TO CUSTOMERS, ACCOUNTS RECEIVABLE AND BILLS RECEIVABLE

Advances to customers, accounts receivable and bills receivable are stated after deduction of provision for doubtful debts.

3. INVESTMENTS

	The Bank		The Group	
	1981	1980	1981	1980
	\$'000	\$'000	\$'000	\$'000
Cost:				
Malaysian Government Treasury Bills	473,402	364,774	473,402	364,774
Malaysian Government Securities	1,321,147	603,452	1,343,376	626,364
Quoted shares in Malaysia	140,193	68,193	140,193	68,193
Unquoted shares and securities	40,534	7,342	42,575	10,053
Unsecured notes	17,500	17,500	17,500	17,500
	<u>1,992,776</u>	<u>1,061,261</u>	<u>2,017,046</u>	<u>1,086,884</u>
Market value:				
Malaysian Government Securities	1,303,766	590,276	1,325,247	612,590
Quoted shares in Malaysia	437,400	419,850	437,400	419,850
	<u>1,741,166</u>	<u>1,010,126</u>	<u>1,762,647</u>	<u>1,032,440</u>

4. SUBSIDIARIES

	The Bank		The Group (subsidiary not consolidated)	
	1981 \$'000	1980 \$'000	1981 \$'000	1980 \$'000
(a) Unquoted shares at cost	41,869	13,782	1,257	1,257
Amounts due from subsidiaries	773,710	488,649	—	104
	815,579	502,431	1,257	1,361
Amounts due to subsidiaries	(23,231)	(29,415)	—	—
Deposits	(3,112)	(8,820)	—	—
	789,236	464,196	1,257	1,361

(b) The subsidiary companies are:

Name	Beneficial Ownership %	Principal activity
(Incorporated in Malaysia)		
Kewangan Bumiputra Berhad	100	Licensed finance company
Bumiputra Merchant Bankers Berhad	77.5	Merchant banking
Rothputra Nominees Sdn. Berhad	77.5	Nominees
Rothputra Development Sdn. Berhad	77.5	Non-trading
Malaysian General Investment Corporation Berhad	77.5	Non-trading
Syarikat Nominee Bumiputra Sdn. Berhad	100	Nominees
Semerak Services Sdn. Berhad	100	Service company
Bumiputra Heller Factoring Berhad	70	Factoring
(Incorporated in Hong Kong)		
Bumiputra Malaysia Finance Limited	100	Deposit taking company
Bumiputra Malaysia Nominee Ltd.	100	Nominees

Bumiputra Heller Factoring Berhad was incorporated on 2nd July, 1981 as a joint venture company between the Group and Walter E. Heller International Corporation, U.S.A.

The non-consolidated subsidiary is Malaysian General Investment Corporation Berhad. The accounts have not been consolidated since control is intended to be temporary.

In accordance with the provisions of the Companies Act, 1965, the accounts of Malaysian General Investment Corporation Berhad and Bumiputra Malaysia Finance Limited, are annexed to these accounts.

5. FIXED ASSETS

	Cost \$'000	Accumulated depreciation \$'000	Net book value		Depreciation charge for the year	
			1981 \$'000	1980 \$'000	1981 \$'000	1980 \$'000
The Bank						
Office furniture and equipment	32,770	10,822	21,948	17,865	4,373	1,664
Motor vehicles	2,640	1,130	1,510	1,466	466	291
Fixtures and fittings	41,324	9,841	31,483	26,855	4,350	1,822
Freehold land	1,611	—	1,611	1,689	—	—
Freehold buildings	7,667	562	7,105	3,436	189	78
Leasehold land and buildings	28,206	811	27,395	23,965	426	150
	114,218	23,166	91,052	75,276	9,804	4,005
The Group						
Office furniture and equipment	33,854	11,139	22,715	18,471	4,491	1,768
Motor vehicles	3,137	1,331	1,806	1,640	541	354
Fixtures and fittings	44,160	10,764	33,396	28,454	4,743	2,141
Freehold land	1,611	—	1,611	1,689	—	—
Freehold buildings	7,667	562	7,105	3,436	189	78
Leasehold land and buildings	41,434	1,229	40,205	142,485	609	612
	131,863	25,025	106,838	196,175	10,573	4,953

6. SHARE CAPITAL

	<u>1981</u>	<u>1980</u>
	<u>\$'000</u>	<u>\$'000</u>
Ordinary shares of \$1 each		
Authorised	500,000	500,000
Issued and fully paid		
At 1st January	272,000	100,000
Issued on 31st December, 1981	204,000	172,000
At 31st December	<u>476,000</u>	<u>272,000</u>

7. RESERVES

	<u>The Bank</u>		<u>The Group</u>	
	<u>1981</u>	<u>1980</u>	<u>1981</u>	<u>1980</u>
	<u>\$'000</u>	<u>\$'000</u>	<u>\$'000</u>	<u>\$'000</u>
Capital reserve	600	600	257	257
Reserve fund	98,500	80,000	117,857	92,468
Retained profits	5,683	3,593	8,773	5,249
	<u>104,783</u>	<u>84,193</u>	<u>126,887</u>	<u>97,974</u>

(a) Reserve fund

	<u>The Bank</u>		<u>The Group</u>	
	<u>1981</u>	<u>1980</u>	<u>1981</u>	<u>1980</u>
	<u>\$'000</u>	<u>\$'000</u>	<u>\$'000</u>	<u>\$'000</u>
At 1st January	80,000	58,000	92,468	65,068
Transfer from profit and loss account	18,500	22,000	25,389	27,400
At 31st December	<u>98,500</u>	<u>80,000</u>	<u>117,857</u>	<u>92,468</u>

The reserve fund is maintained in accordance with the provisions of the Banking Act, 1973 and Finance Companies Act, 1969.

(b) Capital reserve

The Group's capital reserve represents reserve arising on consolidation of its subsidiaries, Bumiputra Merchant Bankers Berhad and Semerak Services Sdn. Berhad.

8. PROFIT AND LOSS ACCOUNT

The operating profit for the year has been arrived at after accounting for the following:

	<u>The Bank</u>		<u>The Group</u>	
	<u>1981</u>	<u>1980</u>	<u>1981</u>	<u>1980</u>
	<u>\$'000</u>	<u>\$'000</u>	<u>\$'000</u>	<u>\$'000</u>
After crediting:				
Gross dividends from:				
Quoted investments	5,940	5,940	5,940	5,940
Unquoted investments	23	23	23	23
Subsidiaries	874	874	—	—
and after charging:				
Directors' remuneration	702	652	1,004	942
Audit fees:				
Local	300	280	343	315
Overseas	205	131	244	153
Depreciation	9,804	4,005	10,573	4,953

9. EXTRAORDINARY ITEM — Group

The extraordinary item is in respect of the profit on sale of properties and is shown net of taxation.

10. PROPOSED DIVIDEND — net of income tax at 40%

The proposed dividend of 10% (1980: Nil) is based on the share capital of \$272 million. The 204 million ordinary shares of \$1 each issued on 31st December, 1981 pursuant to a rights issue of 3 for 4 do not rank for the dividend proposed by the bank in respect of the year ended 31st December, 1981.

11. CAPITAL COMMITMENTS

Outstanding capital commitments of the Bank not provided in the accounts amounted to approximately \$13.8 million (1980: \$26 million).

12. COMPARATIVE FIGURES

Certain comparative figures have been reclassified where necessary to conform with the current year's presentation.

Statement By The Directors

We, KAMARUL ARIFFIN and MOHD. HASHIM BIN SHAMSUDIN, being two of the directors of BANK BUMIPUTRA MALAYSIA BERHAD, do hereby state on behalf of the directors that in our opinion the accounts and notes on pages 18 to 24 are drawn up so as to give a true and fair view of the state of affairs of the Bank and of the Group as at 31st December, 1981 and of the results of their operations and the changes in the financial position of the Group for the year ended on that date.

On behalf of the Board,

KAMARUL ARIFFIN
Director

MOHD. HASHIM BIN SHAMSUDIN
Director

Dated: 16th March, 1982.
Kuala Lumpur.

Statutory Declaration

I, MUHAMAD RADZI BIN HAJI MAHMOOD, the officer primarily responsible for the accounting records and financial management of BANK BUMIPUTRA MALAYSIA BERHAD, do solemnly and sincerely declare that the accounts, statement of changes in financial position and notes on pages 18 to 24 are, to the best of my knowledge and belief, correct and I make this solemn declaration conscientiously believing the same to be true and by virtue of the provisions of the Statutory Declarations Act, 1960.

Subscribed and solemnly declared by the abovenamed MUHAMAD RADZI BIN HAJI MAHMOOD at Kuala Lumpur in Wilayah Persekutuan this 16th day of March, 1982.

**MUHAMAD RADZI BIN HAJI
MAHMOOD**

Before me,

**TUNKU ZUHRI BIN TUNKU
ZAKARIA**
Commissioner for Oaths,
Kuala Lumpur.



Report Of The Auditors To The Members

In our opinion:

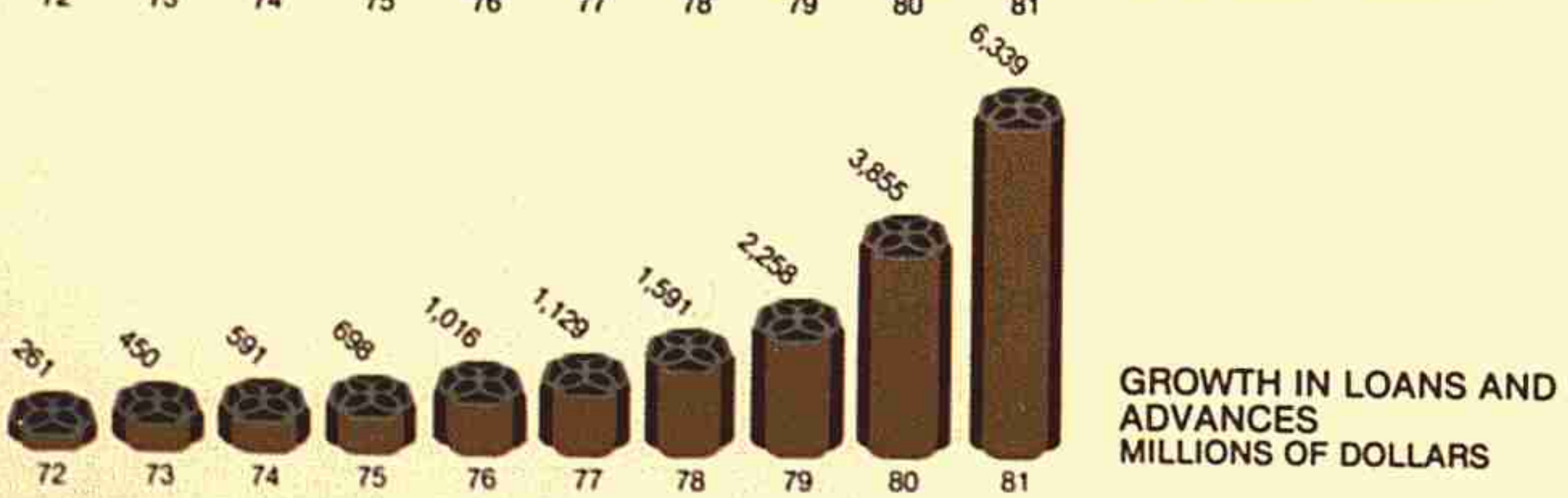
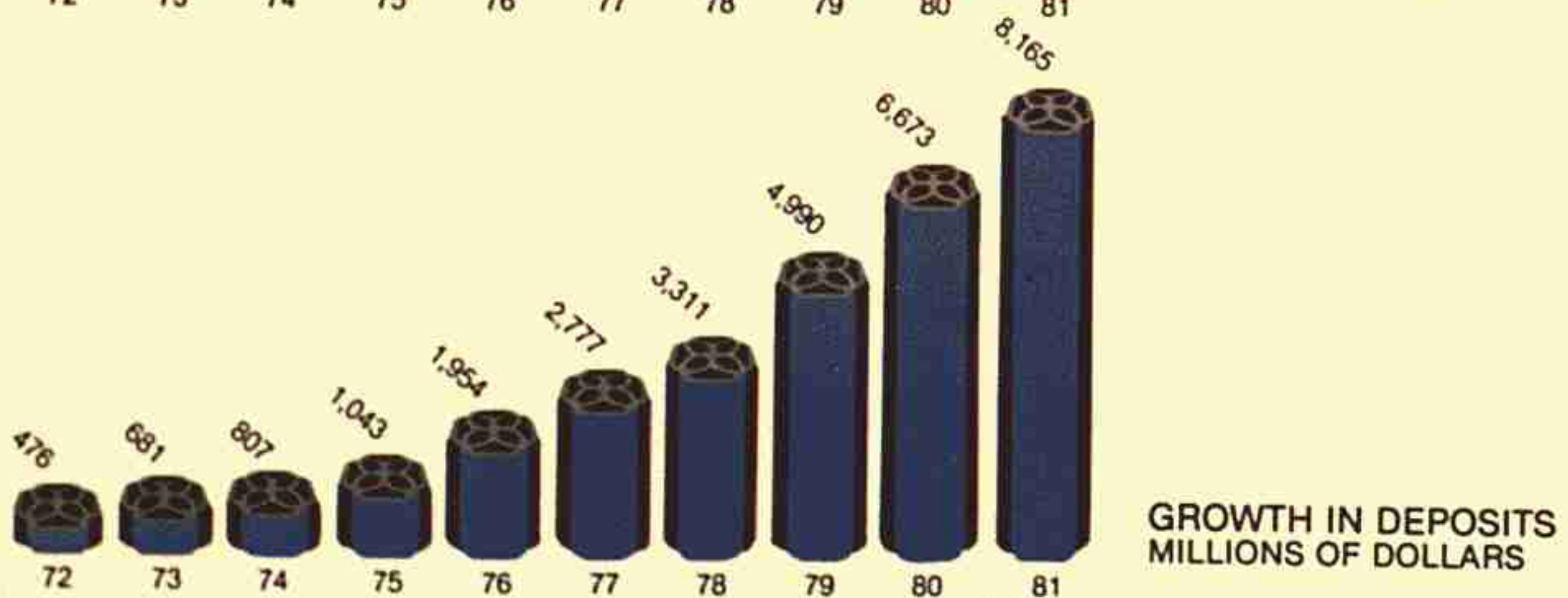
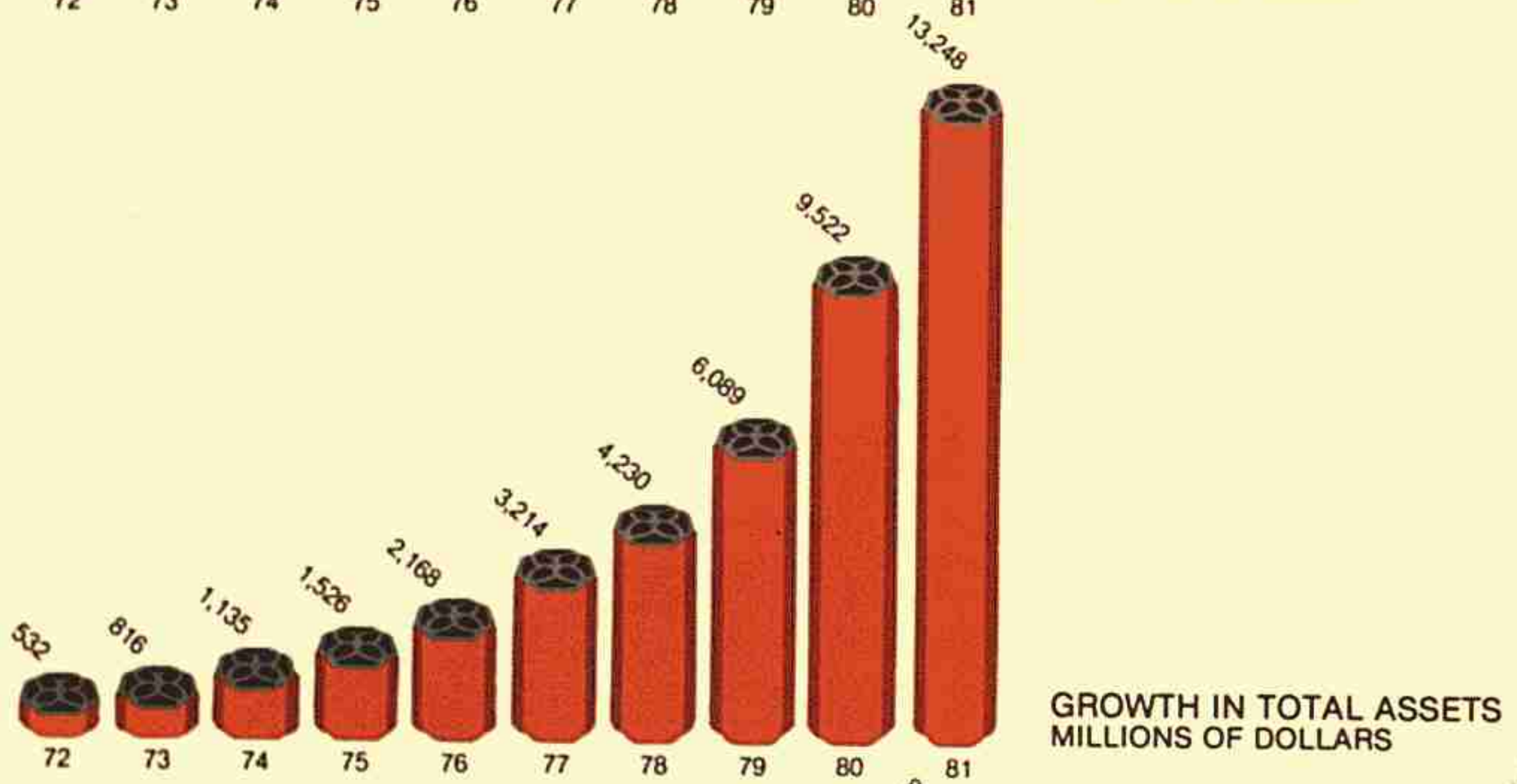
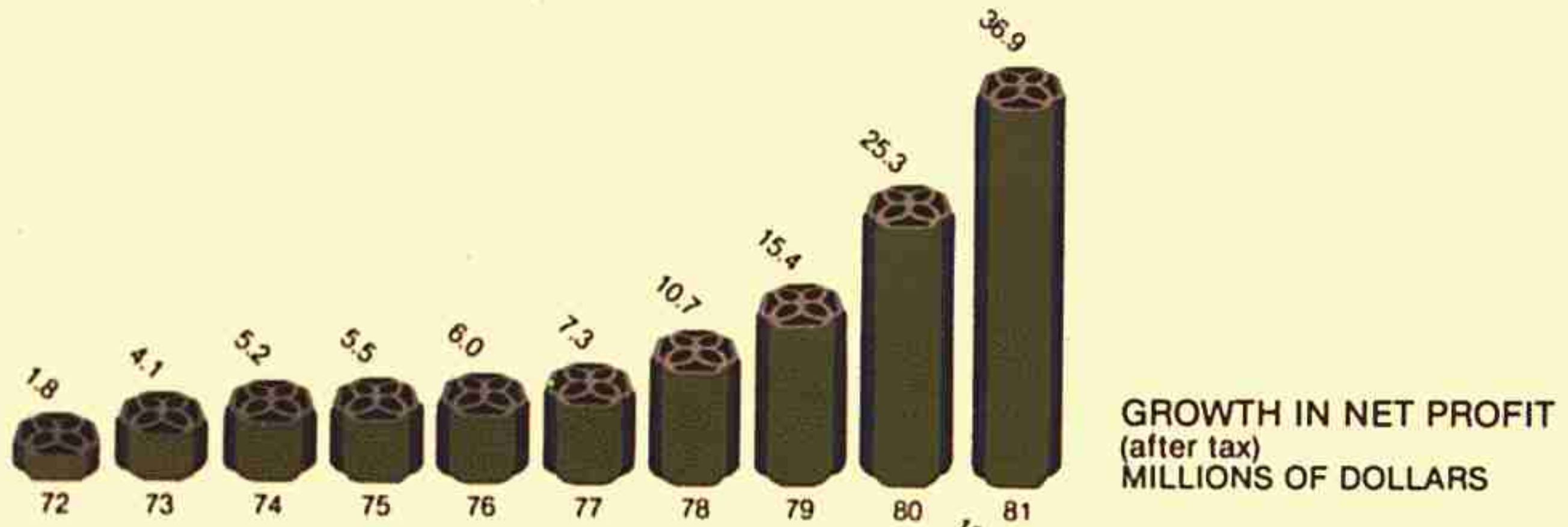
- (a) the accounts and notes on pages 18 to 24 which have been prepared under the historical cost convention, are properly drawn up in accordance with the provisions of the Companies Act, 1965, with such modifications and exceptions as have been determined by Bank Negara Malaysia pursuant to sub-section 16 of Section 169 and give a true and fair view of the state of affairs of the Bank and of the Group as at 31st December, 1981 and of the results of their operations and the changes in the financial position of the Group for the year ended on that date;
- (b) the accounting and other records (including registers) of the Bank examined by us are properly kept in accordance with the provisions of the Act; and
- (c) the directors' report made pursuant to sub-sections 5 and 16 of Section 169 of the Act in so far as it is required by that Act to deal with matters dealt with in the accounts and other records examined by us, gives a true and fair view of such matters.

HANAFIAH RASLAN & MOHAMAD
Chartered Accountants
Certified Public Accountants

Dated: 17th March, 1982.
Kuala Lumpur.



Results In Brief







Bank Bumiputra Malaysia Berhad

Condensed Statement Of Conditions

		1981	1980
ASSETS			
Cash in banks, money at call and short notice	(\$'000)	3,219,878	3,205,506
Loans and Advances	(\$'000)	6,338,971	3,855,411
Bills receivable	(\$'000)	325,466	429,533
Treasury Bills and Government Securities	(\$'000)	1,794,549	968,226
Other Investments at cost	(\$'000)	198,227	93,035
Land, building and other assets	(\$'000)	1,371,343	970,293
Total	(\$'000)	13,248,434	9,522,004
CAPITAL AND LIABILITIES			
Authorised capital	(\$'000)	500,000	500,000
Issued and paid-up capital	(\$'000)	476,000	272,000
Reserves and balance of unappropriated profit	(\$'000)	104,783	84,193
Deposits (demand, savings, fixed, etc.)	(\$'000)	8,165,037	6,673,313
Deposits and balances of agents and banks	(\$'000)	4,037,449	1,892,730
Bills payable and other liabilities	(\$'000)	465,165	599,768
Total	(\$'000)	13,248,434	9,522,004
Liabilities on acceptances and guarantees	(\$'000)	5,129,903	2,488,730
Balance sheet total	(\$'000)	18,378,337	12,010,734
Number of offices		90	83

1979	1978	1977	1976	1975	1974	1973	1972
2,266,861	1,487,619	1,316,143	353,836	127,959	136,366	157,417	143,771
2,257,590	1,590,887	1,129,294	1,016,283	697,607	591,389	450,026	261,432
165,672	177,541	91,978	70,616	146,738	177,341	41,929	25,509
952,627	787,850	526,640	623,650	483,607	198,836	139,849	80,344
92,099	89,663	81,501	35,186	35,117	8,973	7,223	4,408
353,770	94,975	67,950	68,777	35,266	21,912	19,976	16,246
6,088,619	4,228,535	3,213,506	2,168,348	1,526,294	1,134,817	816,420	531,710
200,000	200,000	200,000	200,000	200,000	200,000	20,000	20,000
100,000	100,000	85,000	40,000	40,000	16,500	16,500	16,500
58,879	43,469	32,801	25,470	18,840	13,386	8,223	4,106
4,990,175	3,311,291	2,777,219	1,954,022	1,042,673	807,330	681,164	475,894
619,801	606,173	188,612	45,725	318,436	146,746	60,277	7,314
319,764	167,602	129,874	103,131	106,345	150,855	50,256	27,896
6,088,619	4,228,535	3,213,506	2,168,348	1,526,294	1,134,817	816,420	531,710
1,486,175	613,934	566,872	304,983	263,336	407,281	327,930	137,121
7,574,794	4,842,469	3,780,378	2,473,331	1,789,630	1,542,098	1,144,350	668,831
74	68	55	48	40	32	24	18

Head Office And Domestic Branches



HEAD OFFICE

P.O. Box 407,
Menara Bumiputra,
Jalan Melaka,
Kuala Lumpur, 01-18
Tel: 03-981011, 03-988011 (60 lines)

FEDERAL TERRITORY

Menara Bumiputra,
Jalan Melaka,
Kuala Lumpur, 01-18
Tel: 03-981011; 03-988011

117, Jalan Raja Abdullah,
Kampung Bharu,
Kuala Lumpur, 03-19
Tel: 03-925060, 03-924989, 03-985446

Wisma Damansara,
Jalan Semantan,
Off Jalan Duta,
Kuala Lumpur, 03-23
Tel: 03-943707, 03-941403, 03-944348

Universiti Malaya,
Lembah Pantai,
Kuala Lumpur, 22-11
Tel: 03-560182, 03-568070, 03-570550.

G1, Ground Floor,
Kompleks Antarabangsa,
Jalan Sultan Ismail,
Kuala Lumpur, 04-03
Tel: 03-424231, 03-424131, 03-423891

Lot G21 & G22, Kompleks Pertama,
Jalan Tuanku Abdul Rahman,
Kuala Lumpur
Tel: 03-981169, 03-981285, 03-910763

Lot A30, 31, 33 & 34, Wisma Shaw,
Jalan Changkat Thambi Dollah,
Off Jalan Pudu,
Kuala Lumpur
Tel: 03-481648, 03-481553

Ground Floor, Kompleks Perkim,
Jalan Ipoh,
Kuala Lumpur
Tel: 03-925189, 03-925885

4 & 4A, Jalan Tun Mohd. Fuad Dua,
Taman Tun Dr. Ismail,
Kuala Lumpur
Tel: 03-782928, 03-786512

25, Jalan Jejaka Tiga,
Taman Maluri,
Off Jalan Cheras,
Kuala Lumpur
Tel: 03-418317, 03-418417

SELANGOR

22A, 23A & 24A, Jalan Menteri,
Sungei Besar,
Sabak Bernam,
Selangor,
Tel: 05-635206, 05-635205

78-80, Leboh Beringin,
Off Jalan Berangan,
Port Klang,
Selangor
Tel: 03-388776, 03-387737

35/37, Jalan SS3/29,
Universiti Gardens,
Sungei Way/Subang,
Selangor
Tel: 03-760350, 03-765018

Ground Floor, Block B,
Bangunan Pusat Pelajar
Universiti Pertanian Malaysia,
Serdang,
Selangor
Tel: 03-356876, 03-356018

Ground Floor,
Kompleks Perniagaan PKNS,
Pusat Bandar,
Shah Alam,
Selangor.
Tel: 03-361758, 03-362059, 03-365316

Level 3, Bangunan Pusanika,
Universiti Kebangsaan Malaysia,
Bangi,
Selangor
Tel: 03-341177, 03-341188,
03-331099 ext 77

44, Taman Hijau Tiga,
Kajang,
Selangor
Tel: 03-331661, 03-332366

6 & 8, Jalan 14/14,
Section 14,
Petaling Jaya,
Selangor
Tel: 03-575451, 03-578534, 03-560220

Ground Floor, Wisma MCIS,
Jalan Barat, Section 52,
Petaling Jaya,
Selangor
Tel: 03-563642, 03-563762, 03-578076

Lot 28 & 29, Phase One,
Pusat Bandar,
Taman Melawati,
Ulu Klang,
Selangor
Tel: 03-681515, 03-681212

Lot 39 & 40, Jalan Raja Hassan,
Klang,
Selangor,
Tel: 03-324322, 03-324312

JOHORE

Bangunan UMNO,
51, Jalan Segget,
Johore Bahru,
Johore
Tel: 073-55236, 073-24833, 073-24813

39 & 39A, Jalan Rahmat,
Batu Pahat,
Johore
Tel: 072-442214, 072-442314

47, 49 & 51, Jalan Dato' Haji Hassan,
Kluang,
Johore
Tel: 072-712947, 072-712655

694, Jalan Taib,
Pontian Kechil,
Johore
Tel: 073-871533, 073-871022

Ground Floor, Bangunan Kebajikan,
Lembaga Pelabuhan Johor,
Pasir Gudang,
Johore
Tel: 073-66650, 073-66651

7 & 7A, Jalan Perisai,
Taman Sri Tebrau,
Johore Bahru,
Johore
Tel: 073-331962, 073-331961

31-10 & 31-11, Jalan Raya,
Kulai Besar,
Kulai,
Johore
Tel: 073-881488

105 & 106, Jalan Genuang,
Segamat,
Johore
Tel: 074-912121

Ground/Mezzanine Floor,
Bangunan UMNO,
Jalan Petri,
Muar,
Johore
Tel: 06-923190, 06-923240

KEDAH

1519, Jalan Tuanku Ibrahim,
Alor Star,
Kedah
Tel: 04-721998, 04-721322, 04-721997

118-E, Jalan Ibrahim,
Sungei Petani,
Kedah
Tel: 044-2244, 044-2245

Ground Floor, Bangunan UMNO,
Bahagian Padang Terap,
Kuala Nerang,
Kedah
Tel: 04-748252, 04-748246

Wisma Koperasi,
254A & B, Jalan Tunku Putra,
Kulim,
Kedah
Tel: 04-541514, 04-541515

1083 A & D, Bangunan Mahsuri,
Jalan Telok Wan Jah,
Alor Star,
Kedah
Tel: 04-720977

Ground Floor, Bangunan UMNO,
Jalan Sungai Tiang,
Pendang,
Kedah
Tel: 04-746311, 04-746312, 04-746313

KELANTAN

Bangunan Bank Bumiputra,
Jalan Maju,
Kota Bharu,
Kelantan
Tel: 097-21105, 097-21104, 097-21877

602, Jalan Masjid Lama,
Pasir Mas,
Kelantan,
Tel: 097-39122, 097-39032

B44, Jalan Kweng Umat,
Machang,
Kelantan
Tel: 097-51178, 097-51232



Overseas Offices

Bangunan Lembaga Bandaran,
Jalan Bangunan Merdeka,
Tanah Merah,
Kelantan
Tel: 097-52084, 097-52328

4585-K & 4585-L,
Wisma Ibrahim & Sons,
Jalan Sultan Yahya Petra,
Wakaf Siku,
Kota Bharu,
Kelantan
Tel: 097-25229, 097-24303

MALACCA

8D/8E, Jalan Hang Tuah,
Malacca
Tel: 06-25153, 06-25152

Bangunan Bank Bumiputra,
27, Jalan Kota,
Malacca
Tel: 06-25255, 06-25016, 06-25253

5135 A.G., Masjid Tanah,
Malacca
Tel: 06-983283, 06-983484

3733 & 3734, Jalan Kesang,
Jasin,
Malacca
Tel: 06-987407

Sub-lot 183 & 184, Taman Perkota,
Mukim Bukit Bharu,
Malacca
Tel: 06-27341

NEGERI SEMBILAN

422, Jalan Lemon,
Seremban,
Negeri Sembilan
Tel: 06-75306, 06-75305, 06-713824

613-614, Medan Perniagaan
MARAPKNNS,
Jalan Seremban,
Kuala Pilah,
Negeri Sembilan
Tel: 06-771367, 06-771368

745, Bangunan UMNO,
Jalan Bharu,
Port Dickson,
Negeri Sembilan
Tel: 06-791771, 06-791772

Ground Floor,
Bangunan Baru UMNO,
Jalan Besar,
Tampin,
Negeri Sembilan
Tel: 06-976588, 06-976509

PAHANG

15, Jalan Haji Abdul Aziz,
Kuantan,
Pahang
Tel: 095-21573, 095-21799, 095-24707

Ground/Mezzanine Floor,
Bangunan Majlis Ugama Islam,
Jalan Besar,
Jerantut,
Pahang
Tel: 093-62215, 093-62250

Bangunan Pejabat Kerajaan,
Jalan Sultan Abu Bakar,
Pekan,
Pahang
Tel: 095-71288, 095-71477

Bangunan UMNO,
35, Jalan Mason,
Raub,
Pahang
Tel: 093-51388, 093-51373

Lot 104 & 105, Jalan Besar,
Pekan Baru,
Maran,
Pahang
Tel: 095-61227, 095-615252

D5-25, Bangunan Lembaga
Kemajuan Pahang Tenggara,
Bukit Ibam,
Pekan,
Pahang
Tel: 095-55242, 095-55228

F-78, Jalan Kuantan,
Temerloh,
Pahang
Tel: 094-51662, 094-51775

Bangunan Labour Engagement &
Welfare,
Lembaga Pelabuhan Kuantan,
Batu 16, Jalan Kuantan-Kemaman,
Tanjung Gelang,
Kuantan,
Pahang
Tel: 095-33323, 095-33345

PENANG

10, China Street Ghaut,
Penang
Tel: 04-362921, 04-362922, 04-362923

Universiti Sains Malaysia,
Jalan Gelugor,
Penang
Tel: 04-881382, 04-883822
ext 246 & 228

4228, Jalan Bagan Luar,
Butterworth,
Province Wellesley,
Penang
Tel: 04-348248, 04-340892, 04-344164

60 & 61, Jalan Aston,
Bukit Mertajam,
Province Wellesley,
Penang
Tel: 04-516517, 04-516345

PERAK

112, Jalan Sultan Idris Shah,
Ipoh,
Perak
Tel: 05-72317, 05-72316, 05-518525

42, Jalan Kota,
Taiping,
Perak
Tel: 05-822485, 05-822422

1, Jalan Sultan Idris Shah,
Lumut,
Perak
Tel: 05-935131, 05-935130

127, Jalan Taiping,
Parit Buntar,
Perak
Tel: 04-551504, 04-551505

32 & 33, Jalan Pasar,
Teluk Anson,
Perak
Tel: 05-624989, 05-624988

PERLIS

32/34, Medan Syed Alwi,
Kangar,
Perlis
Tel: 04-751294, 04-751293

TRENGGANU

Bangunan MARA,
2, Jalan Masjid,
Kuala Trengganu,
Trengganu
Tel: 096-22304, 096-21519, 096-25244

60B, Jalan Tuan Hitam,
Jerteh,
Trengganu
Tel: 097-71135, 097-71136

Ground Floor, Bangunan UMNO,
Jalan Besar,
Dungun,
Trengganu
Tel: 096-41567, 096-41555

Lot 552 & 553, Jalan Sulaiman,
Chukai,
Kemaman,
Trengganu
Tel: 095-31755, 095-31655

SABAH

1, Jalan Pantai,
Kota Kinabalu,
Sabah
Tel: 088-54543, 088-55660, 088-55677

Industrial Lot 11,
Keningau,
Sabah
Tel: 087-31515, 087-31350

Lot T.L. 639,
Sandakan,
Sabah
Tel: 089-43272, 089-43271

Ground Floor, Lot 10,
Block C, Phase One,
Ranau New Town,
Ranau,
Sabah
Tel: 088-75271, 088-75214

Ground Floor, Labuan Hotel,
Jalan Dewan,
Labuan,
Sabah
Tel: 087-42372, 087-42363

SARAWAK

139A & B, Jalan Satok,
Kuching,
Sarawak
Tel: 082-22235, 082-22236, 082-23439

Lot 508, Block A,
Jalan Abang Galau,
Bintulu,
Sarawak
Tel: 086-31329, 086-31320, 086-31475

Serian Bazaar,
Serian,
Sarawak
Tel: 082-74167, 082-74135, 082-74187

31, River Road,
Miri,
Sarawak
Tel: 085-35677, 085-35276, 085-31105

Ground Floor, Capitol Hotel,
19, Jalan Wong Nai Siong,
Sibu,
Sarawak
Tel: 084-34800, 084-35388, 084-38076

Mobile Bank Base Branches:

Alor Star
Ipoh
Batu Pahat

LONDON

Bank Bumiputra Malaysia Berhad,
64, Mark Lane,
London EC3R 7HS,
United Kingdom
Tel: 01-488-2721

TOKYO

Bank Bumiputra Malaysia Berhad,
Mori Building No. 18,
3-13, Toranomon 2-Chome,
Minato-ku,
Tokyo 105,
Japan
Tel: 502-1591-4

NEW YORK

Bank Bumiputra Malaysia Berhad,
405, Park Avenue,
New York,
N.Y. 10022,
U.S.A.
Tel: (212) 888-1460

BAHRAIN

Bank Bumiputra Malaysia Berhad,
8th Floor, Bahrain Tower,
Government Road,
P.O. Box 20392,
Manama,
Bahrain
Tel: 231073

SINGAPORE

Bank Bumiputra Malaysia Berhad,
1st Floor, Wing On Life Building,
150, Cecil Street,
Singapore 0106
Tel: 02-2222133

LOS ANGELES

Bank Bumiputra Malaysia Berhad,
Suite 5315,
707, Wilshire Boulevard,
Los Angeles,
California 90017,
U.S.A.
Tel: (213) 627-4711

REPRESENTATIVE OFFICE

HONG KONG

Bank Bumiputra Malaysia Berhad,
1802-1803, Admiralty Centre,
18/F, Tower One,
Queensway Road,
Hong Kong
Tel: 5-276267

DESK OFFICE

JAKARTA

Bank Bumiputra Malaysia Berhad,
c/o Bank Bumi Daya (Kantor Pusat),
Jalan Kebon Sirih 66-70,
P.O. Box 106,
Jakarta,
Indonesia
Tel: 371749, 370807 ext 255

Correspondents in all principal
cities of the world.