

LAPORAN KEUANGAN KONSOLIDASIAN MALAYAN BANKING BERHAD

PERUSAHAAN INDUK PT BANK MAYBANK INDONESIA Tbk



Jakarta, 16 Maret 2017

PT Bank Maybank Indonesia Tbk

Sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 32/POJK.03/2016 tanggal 8 Agustus 2016 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan Nomor 6/POJK.03/2015 tanggal 31 Maret 2015 tentang "Transparansi dan Publikasi Laporan Bank", dan Surat Edaran Otoritas Jasa Keuangan Nomor 43/SEOJK.03/2016 tanggal 28 September 2016 tentang "Transparansi dan Publikasi Laporan Bank Umum Konvensional", di bawah ini adalah informasi keuangan yang diambil dari Laporan Keuangan Konsolidasian Malayan Banking Berhad yang berakhir pada tanggal 31 Desember 2016.

Laporan keuangan di bawah ini merupakan bagian dari Laporan Keuangan Konsolidasian PT Bank Maybank Indonesia Tbk per 31 Desember 2016 yang telah dipublikasikan melalui surat kabar harian Bisnis Indonesia pada tanggal 17 Februari 2017.

Taswin Zakaria
Presiden Direktur

Thilagavathy Nadason
Direktur Keuangan

MALAYAN BANKING BERHAD (Incorporated in Malaysia) AUDITED CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2016		
	31 December 2016 (RM'000)	31 December 2015 (RM'000)
ASSETS		
Cash and short-term funds	58,140,545	55,647,407
Deposits and placements with financial institutions	13,444,630	13,618,339
Financial assets purchased under resale agreements	2,492,412	7,692,165
Financial assets at fair value through profit or loss	23,496,050	17,222,595
Financial investments available-for-sale	92,384,834	90,261,673
Financial investments held-to-maturity	15,021,597	14,682,130
Loans, advances and financing	477,774,903	453,492,587
Derivative assets	8,311,703	8,283,647
Reinsurance/retakaful assets and other insurance receivables	4,139,596	4,355,654
Other assets	10,525,560	12,388,512
Investment properties	758,488	716,818
Statutory deposits with central banks	15,384,134	16,266,412
Interest in associates and joint ventures	3,210,436	3,120,548
Property, plant and equipment	2,595,497	2,661,472
Intangible assets	7,345,524	6,958,462
Deferred tax assets	930,344	976,082
TOTAL ASSETS	735,956,253	708,344,503
LIABILITIES		
Deposits from customers	489,833,295	478,150,533
Investment accounts of customers	31,544,587	17,657,893
Deposits and placements from financial institutions	30,854,693	39,013,916
Obligations on financial assets sold under repurchase agreements	2,957,951	4,498,574
Derivative liabilities	8,828,060	7,877,458
Financial liabilities at fair value through profit or loss	3,587,230	-
Bills and acceptances payable	1,808,066	1,803,180
Insurance/takaful contract liabilities and other insurance payables	23,948,719	23,839,341
Other liabilities	12,978,931	13,029,588
Recourse obligation on loans and financing sold to Cagamas	974,588	1,174,345
Provision for taxation and zakat	419,729	85,224
Deferred tax liabilities	777,826	755,851
Borrowings	34,867,056	30,643,652
Subordinated obligations	15,900,706	20,252,116
Capital securities	6,199,993	6,049,375
TOTAL LIABILITIES	665,481,430	644,831,046
EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK		
Share capital	10,193,200	9,761,751
Share premium	28,878,703	25,900,476
Shares held-in-trust	(125,309)	(119,745)
Retained profits	14,408,695	12,833,004
Reserves	15,160,442	13,319,504
	68,515,731	61,694,990
Non-controlling interests	1,959,092	1,818,467
	70,474,823	63,513,457
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	735,956,253	708,344,503
COMMITMENTS AND CONTINGENCIES	766,438,609	719,952,310

MALAYAN BANKING BERHAD (Incorporated in Malaysia) AUDITED INCOME STATEMENT FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2016		
	1 January 2016 to 31 December 2016 (RM'000)	1 January 2015 to 31 December 2015 (RM'000)
Interest income	20,940,499	19,792,821
Interest expense	(9,372,243)	(8,678,676)
Net interest income	11,568,256	11,114,145
Income from Islamic Banking Scheme operations	4,189,242	3,338,637
Net earned insurance premiums	4,444,057	4,196,699
Other operating income	6,169,537	5,772,867
Total operating income	26,371,092	25,022,348
Net insurance benefits and claims incurred, net fee and commission expenses, change in expense liabilities and taxation of life and takaful fund	(4,107,909)	(3,784,427)
Net operating income	22,263,183	21,237,921
Overhead expenses	(10,577,196)	(10,285,040)
Operating profit before impairment losses	11,685,987	10,952,881
Allowances for impairment losses on loans, advances, financing and other debts, net Allowances for impairment losses on financial investments, net	(2,832,748)	(1,683,557)
Operating profit	173,464	211,246
Share of profits in associates and joint ventures	8,670,986	8,940,302
Profit before taxation and zakat	8,844,450	9,151,548
Taxation and zakat	(1,880,558)	(2,165,160)
Profit for the financial year	6,963,892	6,986,388
Attributable to:		
Equity holders of the Bank	6,742,992	6,835,939
Non-controlling interests	220,900	150,449
	6,963,892	6,986,388
Earnings per share attributable to equity holders of the Bank		
Basic	67.84 sen	72.03 sen
Fully Diluted	67.84 sen	72.03 sen

MALAYAN BANKING BERHAD (Incorporated in Malaysia) AUDITED STATEMENT OF COMPREHENSIVE INCOME FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2016		
	1 January 2016 to 31 December 2016 (RM'000)	1 January 2015 to 31 December 2015 (RM'000)
Profit for the financial year	6,963,892	6,986,388
Other comprehensive income/(loss):		
Items that will not be reclassified subsequently to profit or loss:		
Defined benefit plan actuarial (loss)/gain	(2,043)	47,123
Income tax effect	(472)	(8,145)
Share of change in associates' reserve	(10)	-
	(2,525)	38,978
Items that may be reclassified subsequently to profit or loss:		
Net gain/(loss) on financial investments available-for-sale	319,941	(284,440)
Income tax effect	(82,871)	76,166
Net gain on foreign exchange translation	1,310,802	3,692,259
Net (loss)/gain on cash flow hedge	(1,157)	2,781
Net gain/(loss) on net investment hedge	21,197	(399,314)
Net (loss)/gain on revaluation reserve	(3,689)	62
Share of change in associates' reserve	41,941	511,102
	1,606,164	3,598,616
Other comprehensive income for the financial year, net of tax	1,603,639	3,637,594
Total comprehensive income for the financial year	8,567,531	10,623,982
Other comprehensive income for the financial year, attributable to:		
Equity holders of the Bank	1,595,032	3,621,773
Non-controlling interests	8,607	15,821
	1,603,639	3,637,594
Total comprehensive income for the financial year, attributable to:		
Equity holders of the Bank	8,338,024	10,457,712
Non-controlling interests	229,507	166,270
	8,567,531	10,623,982

MALAYAN BANKING BERHAD (Incorporated in Malaysia) AUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2016													
	Attributable to equity holders of the Bank												
	Share Capital (RM'000)	Share Premium (RM'000)	Shares Held-in-trust (RM'000)	Statutory Reserve (RM'000)	Regulatory Reserve (RM'000)	Available-for-sale Reserve (RM'000)	Exchange Fluctuation Reserve (RM'000)	ESS Reserve (RM'000)	Other Reserves (RM'000)	*Retained Profits (RM'000)	Total Shareholders' Equity (RM'000)	Non-Controlling Interests (RM'000)	Total Equity (RM'000)
At 1 January 2016	9,761,751	25,900,476	(119,745)	10,456,462	1,247,509	(503,048)	2,245,044	329,523	(455,986)	12,833,004	61,694,990	1,818,467	63,513,457
Profit for the financial year	-	-	-	-	-	-	-	-	-	6,742,992	6,742,992	220,900	6,963,892
Other comprehensive income	-	-	-	-	-	233,917	1,347,013	-	14,102	1,595,032	1,595,032	8,607	1,603,639
Defined benefit plan actuarial loss	-	-	-	-	-	-	-	-	(2,239)	-	(2,239)	(276)	(2,515)
Share of associates' reserve	-	-	-	-	-	(3,768)	45,709	-	(10)	41,931	41,931	-	41,931
Net gain on foreign exchange translation	-	-	-	-	-	-	1,301,304	-	-	1,301,304	9,498	-	1,310,802
Net gain/(loss) on financial investments available-for-sale	-	-	-	-	-	237,685	-	-	-	237,685	(615)	-	237,070
Net gain on net investment hedge	-	-	-	-	-	-	-	-	21,197	21,197	-	-	21,197
Net loss on cash flow hedge	-	-	-	-	-	-	-	-	(1,157)	(1,157)	-	-	(1,157)
Net loss on revaluation reserve	-	-	-	-	-	-	-	-	(3,689)	(3,689)	-	-	(3,689)
Total comprehensive income for the financial year	-	-	-	-	-	233,917	1,347,013	-	14,102	6,742,992	8,338,024	229,507	8,567,531
Share-based payment under Employees' Share Scheme ("ESS")	-	-	-	-	-	-	-	27,612	-	13,060	40,672	-	40,672
Effects of changes in corporate structure within the Group	-	-	-	-	-	-	-	-	-	-	-	6,195	6,195
Transfer to statutory reserve	-	-	-	478,485	-	-	-	-	-	(478,485)	-	-	-
Transfer from regulatory reserve	-	-	-	-	(189,512)	-	-	-	-	189,512	-	-	-
Transfer from profit equalisation reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
Issue of shares pursuant to ESS	8,598	70,501	-	-	-	-	-	(4,707)	-	34,456	74,392	-	74,392
Issue of shares pursuant to Restricted Share Unit ("RSU")	3,156	25,687	-	-	-	-	-	(29,903)	-	1,060	-	-	-
Issue of shares pursuant to Supplemental Restricted Share Unit ("SRSU")	184	1,444	-	-	-	-	-	(1,613)	-	(15)	-	-	-
Issue of shares pursuant to Dividend Reinvestment Plan ("DRP")	419,511	2,880,595	(5,564)	-	-	-	-	-	-	3,294,542	(95,077)	-	3,294,542
Dividends	-	-	-	-	-	-	-	-	-	(4,926,889)	-	(95,077)	(5,021,966)
Total transactions with shareholders/other equity movements	431,449	2,978,227	(5,564)	478,485	(189,512)	-	-	(8,611)	(34,456)	(5,167,301)	1,517,233	(88,882)	(1,606,165)
At 31 December 2016	10,193,200	28,878,703	(125,309)	10,934,947	1,057,997	(269,131)	3,592,057	320,912	(476,340)	14,408,695	68,515,731	1,959,092	70,474,823
At 1 January 2015	9,319,030	22,747,922	(113,463)	10,396,000	274,500	(321,842)	(1,917,500)	298,366	(96,421)	12,387,977	52,974,569	1,766,606	54,741,175
Profit for the financial year	-	-	-	-	-	-	-	-	-	6,835,939	6,835,939	150,449	6,986,388
Other comprehensive (loss)/income	-	-	-	-	-	(181,206)	4,162,544	-	(359,565)	6,835,939	3,621,773	15,821	3,637,594
Defined benefit plan actuarial gain	-	-	-	-	-	-	-	-	36,906	-	36,906	2,072	38,978
Share of associates' reserve	-	-	-	-	-	36,914	474,188	-	-	511,102	511,102	-	511,102
Net gain on foreign exchange translation	-	-	-	-	-	-	3,688,356	-	-	3,688,356	3,903	-	3,692,259
Net (loss)/gain on financial investments available-for-sale	-	-	-	-	-	(218,120)	-	-	-	(218,120)	9,846	-	(208,274)
Net loss on net investment hedge	-	-	-	-	-	-	-	-	(399,314)	(399,314)	-	-	(399,314)
Net gain on cash flow hedge	-	-	-	-	-	-	-	-	2,781	2,781	-	-	2,781
Net gain on revaluation reserve	-	-	-	-	-	-	-	-	62	62	-	-	62
Total comprehensive (loss)/income for the financial year	-	-	-	-	-	(181,206)	4,162,544	-	(359,565)	6,835,939	10,457,712	166,270	10,623,982
Share-based payment under Employees' Share Scheme ("ESS")	-	-	-	-	-	-	-	62,933	-	5,537	62,933	-	62,933
Effects of changes in corporate structure within the Group	-	-	-	-	-	-	-	-	-	-	-	(15,366)	(15,366)
Transfer to statutory reserve	-	-	-	60,462	-	-	-	-	-	(60,462)	-	-	-
Transfer to regulatory reserve	-	-	-	-	973,009	-	-	-	-	(973,009)	-	-	-
Issue of shares pursuant to ESS	13,842	115,626	-	-	-	-	-	-	-	121,235	-	-	121,235
Issue of shares pursuant to Restricted Share Unit ("RSU")	2,784	23,769	9	-	-	-	-	-	-	(4,007)	-	-	-
Issue of shares pursuant to Supplemental Restricted Share Unit ("SRSU")	110	910	-	-	-	-	-	(988)	-	(32)	-	-	-
Issue of shares pursuant to Dividend Reinvestment Plan ("DRP")	425,985	3,012,249	(6,291)	-	-	-	-	-	-	3,431,943	(99,043)	-	3,431,943
Dividends	-	-	-	-	-	-	-	-	-	(5,358,939)	-	(114,409)	(5,473,348)
Total transactions with shareholders/other equity movements	442,721	3,152,554	(6,282)	60,462	973,009	-	-	31,157	-	(6,390,912)	(1,737,291)	(114,409)	(1,851,700)
At 31 December 2015	9,761,751	25,900,476	(119,745)	10,456,462	1,247,509	(503,048)	2,245,044	329,523	(455,986)	12,833,004	61,694,990	1,818,467	63,513,457

* The retained profits of the Group include the non-distributable non-par surplus from an insurance subsidiary amounted to RM1,188.2 million (31 December 2015: RM1,074.0 million)/(net of tax). This non-distributable non-par surplus is only available for distribution to shareholder on the amount recommended by the Appointed Actuary in accordance with the Financial Services Act 2013.