LAPORAN KEUANGAN KONSOLIDASIAN MALAYAN BANKING BERHAD
PERUSAHAAN INDUK PT BANK MAYBANK INDONESIA Tbk

Maybank

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Jakarta, 15 September 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 30 Juni 2017.

Laporan Keuangan Konsolidasian Malayan Banking Berhad disusun berdasarkan *chapter 9, part K of the Listing Requirements of Bursa Malaysia Securities Berhad, MFRS 134 Interim Financial Reporting* dan *IAS Interim Financial Reporting.*

Laporan keuangan di bawah ini merupakan bagian dari Laporan Keuangan Konsolidasian PT Bank Maybank Indonesia Tbk per 30 Juni 2017 yang telah dipublikasikan melalui surat kabar harian Media Indonesia pada tanggal 28 Juli 2017.

Taswin Zakaria
Presiden Direktur

Thilagavathy Nadason
Direktur Keuangan

MALAYAN BANKING BERHAD
(Incorporated in Malaysia)
UNAUDITED CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2017

	30 June 2017 (RM'000)	31 December 2016 (RM'000)
ASSETS		
Cash and short-term funds	**59,199,770**	58,140,545
Deposits and placements with financial institutions	**15,458,984**	13,444,630
Financial assets purchased under resale agreements	**5,842,417**	2,492,412
Financial assets at fair value through profit or loss	**28,523,874**	23,496,050
Financial investments available-for-sale	**103,527,516**	92,384,834
Financial investments held-to-maturity	**16,604,921**	15,021,597
Loans, advances and financing	**471,596,093**	477,774,903
Derivative assets	**6,284,423**	8,311,703
Reinsurance/retakaful assets and other insurance receivables	**4,253,042**	4,139,596
Other assets	**12,429,770**	10,525,560
Investment properties	**787,872**	758,488
Statutory deposits with central banks	**14,159,705**	15,384,134
Interest in associates and joint ventures	**3,123,363**	3,210,436
Property, plant and equipment	**2,463,531**	2,595,497
Intangible assets	**7,115,545**	7,345,524
Deferred tax assets	**706,499**	930,344
TOTAL ASSETS	**752,077,325**	735,956,253
LIABILITIES		
Deposits from customers	**483,884,897**	485,523,920
Investment accounts of customers	**27,786,571**	31,544,587
Deposits and placements from financial institutions	**46,315,780**	30,854,693
Obligations on financial assets sold under repurchase agreements	**4,094,372**	2,957,951
Derivative liabilities	**6,996,276**	8,828,060
Financial liabilities at fair value through profit or loss	**4,140,412**	3,587,230
Bills and acceptances payable	**1,365,437**	1,808,066
Insurance/takaful contract liabilities and other insurance payables	**24,713,622**	23,948,719
Other liabilities	**19,872,727**	17,288,306
Recourse obligation on loans and financing sold to Cagamas	**2,503,865**	974,588
Provision for taxation and zakat	**342,506**	419,729
Deferred tax liabilities	**772,782**	777,826
Borrowings	**34,053,095**	34,867,056
Subordinated obligations	**15,645,959**	15,900,706
Capital securities	**6,311,814**	6,199,993
TOTAL LIABILITIES	**678,800,115**	665,481,430
EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK		
Share capital	**42,073,631**	10,193,200
Share premium	**-**	28,878,703
Shares held-in-trust	**(180,579)**	(125,309)
Retained profits	**23,549,325**	14,408,695
Reserves	**5,782,182**	15,160,442
	71,224,559	68,515,731
Non-controlling interests	**2,052,651**	1,959,092
	73,277,210	70,474,823
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**752,077,325**	735,956,253
COMMITMENTS AND CONTINGENCIES	**895,905,498**	766,438,609

MALAYAN BANKING BERHAD
(Incorporated in Malaysia)
UNAUDITED INCOME STATEMENT
FOR THE FINANCIAL HALF YEAR ENDED 30 JUNE 2017

	1 January 2017 to 30 June 2017 (RM'000)	1 January 2016 to 30 June 2016 (RM'000)
Interest income	**10,935,562**	10,459,976
Interest expense	**(4,865,274)**	(4,825,365)
Net interest income	**6,070,288**	5,634,611
Income from Islamic Banking Scheme operations	**2,410,284**	2,014,923
Net earned insurance premiums	**2,509,691**	2,233,183
Other operating income	**2,982,259**	3,254,480
Total operating income	**13,972,522**	13,137,197
Net insurance benefits and claims incurred, net fee and commission expenses, change in expense liabilities and taxation of life and takaful fund	**(2,608,603)**	(2,399,476)
Net operating income	**11,363,919**	10,737,721
Overhead expenses	**(5,597,484)**	(5,243,912)
Operating profit before impairment losses	**5,766,435**	5,493,809
Allowances for impairment losses on loans, advances, financing and other debts, net	**(1,372,765)**	(1,846,751)
Allowances for impairment losses on financial investments, net	**(5,730)**	(212,901)
Operating profit	**4,387,940**	3,434,157
Share of profits in associates and joint ventures	**105,621**	81,177
Profit before taxation and zakat	**4,493,561**	3,515,334
Taxation and zakat	**(1,024,230)**	(865,131)
Profit for the period	**3,469,331**	2,650,203
Attributable to:		
Equity holders of the Bank	**3,361,237**	2,586,692
Non-controlling interests	**108,094**	63,511
	3,469,331	2,650,203
Earnings per share attributable to equity holders of the Bank		
Basic	**32.78 sen**	26.41 sen
Fully Diluted	**32.76 sen**	26.41 sen

MALAYAN BANKING BERHAD
(Incorporated in Malaysia)
UNAUDITED STATEMENT OF COMPREHENSIVE INCOME
FOR THE FINANCIAL HALF YEAR ENDED 30 JUNE 2017

	1 January 2017 to 30 June 2017 (RM'000)	1 January 2016 to 30 June 2016 (RM'000)
Profit for the period	**3,469,331**	2,650,203
Other comprehensive (loss)/income:		
Items that will not be reclassified subsequently to profit or loss:		
Defined benefit plan actuarial gain/(loss)	**467**	(13,735)
Income tax effect	**(35)**	2,632
Share of change in associates' reserve	**-**	56
	432	(11,047)
Items that may be reclassified subsequently to profit or loss:		
Net gain on financial invesments available-for-sale	**628,335**	1,300,925
Income tax effect	**(150,957)**	(323,414)
Net loss on foreign exchange translation	**(692,840)**	(787,520)
Net loss on cash flow hedge	**-**	(1,119)
Net gain on net investment hedge	**7,819**	103,880
Net gain on revaluation reserve	**-**	28
Share of change in associates' reserve	**(47,816)**	(287,015)
	(255,459)	5,765
Other comprehensive loss for the period, net of tax	**(255,027)**	(5,282)
Total comprehensive income for the period	**3,214,304**	2,644,921
Other comprehensive loss for the period attributable to:		
Equity holders of the Bank	**(240,374)**	(18,010)
Non-controlling interests	**(14,653)**	12,728
	(255,027)	(5,282)
Total comprehensive income for the period, attributable to:		
Equity holders of the Bank	**3,120,863**	2,568,682
Non-controlling interests	**93,441**	76,239
	3,214,304	2,644,921

MALAYAN BANKING BERHAD
(Incorporated in Malaysia)
UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL HALF YEAR ENDED 30 JUNE 2017

	Attributable to equity holders of the Bank												
	Non-Distributable												
	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 2017	**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**
Profit for the period	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**3,361,237**	**3,361,237**	**108,094**	**3,469,331**
Other comprehensive income/(loss)	**-**	**-**	**-**	**-**	**-**	**477,604**	**(726,371)**	**-**	**8,393**	**-**	**(240,374)**	**(14,653)**	**(255,027)**
Defined benefit plan actuarial gain/(loss)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**574**	**-**	**574**	**(142)**	**432**
Share of associates' reserve	**-**	**-**	**-**	**-**	**-**	**(7,326)**	**(40,490)**	**-**	**-**	**-**	**(47,816)**	**-**	**(47,816)**
Net loss on foreign exchange translation	**-**	**-**	**-**	**-**	**-**	**-**	**(685,881)**	**-**	**-**	**-**	**(685,881)**	**(6,959)**	**(692,840)**
Net gain/(loss) on financial investments available-for-sale	**-**	**-**	**-**	**-**	**-**	**484,930**	**-**	**-**	**-**	**-**	**484,930**	**(7,552)**	**477,378**
Net gain on net investment hedge	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**7,819**	**-**	**7,819**	**-**	**7,819**
Total comprehensive income/(loss) for the period	**-**	**-**	**-**	**-**	**-**	**477,604**	**(726,371)**	**-**	**8,393**	**3,361,237**	**3,120,863**	**93,441**	**3,214,304**
Share-based payment under Employees' Share Scheme ("ESS")	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**10,010**	**-**	**-**	**10,010**	**-**	**10,010**
Effect of changes in corporate structure within the Group	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(1,356)**	**(1,356)**
Effect of net acquisition from/disposal to non-controlling interests	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**14,854**	**14,854**
Transfer to share capital	**28,878,703**	**(28,878,703)**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Transfer from statutory reserve	**-**	**-**	**-**	**(10,732,364)**	**-**	**-**	**-**	**-**	**-**	**10,732,364**	**-**	**-**	**-**
Transfer to regulatory reserve	**-**	**-**	**-**	**-**	**1,671,452**	**-**	**-**	**-**	**-**	**(1,671,452)**	**-**	**-**	**-**
Issue of shares pursuant to ESS	**903,192**	**-**	**-**	**-**	**-**	**-**	**-**	**(53,853)**	**-**	**-**	**849,339**	**-**	**849,339**
Issue of shares pursuant to Restricted Share Unit ("RSU")	**38,118**	**-**	**(1,188)**	**-**	**-**	**-**	**-**	**(31,976)**	**-**	**(4,954)**	**-**	**-**	**-**
Issue of shares pursuant to Supplemental Restricted Share Unit ("SRSU")	**935**	**-**	**-**	**-**	**-**	**-**	**-**	**(921)**	**-**	**(14)**	**-**	**-**	**-**
Issue of shares pursuant to ESOS Trust Fund ("ETF") Pool	**49,999**	**-**	**(49,999)**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Issue of shares pursuant to Dividend Reinvestment Plan ("DRP")	**2,009,484**	**-**	**(4,083)**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2,005,401**	**-**	**2,005,401**
Dividends	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(3,276,785)**	**(3,276,785)**	**(13,380)**	**(3,290,165)**
Disposal of investment properties	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(234)**	**234**	**-**	**-**	**-**
Total transactions with shareholders/other equity movements	**31,880,431**	**(28,878,703)**	**(55,270)**	**(10,732,364)**	**1,671,452**	**-**	**-**	**(76,740)**	**(234)**	**5,779,393**	**(412,035)**	**118**	**(411,917)**
At 30 June 2017	**42,073,631**	**-**	**(180,579)**	**202,583**	**2,729,449**	**208,473**	**2,865,686**	**244,172**	**(468,181)**	**23,549,325**	**71,224,559**	**2,052,651**	**73,277,210**
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 period	-	-	-	-	-	-	-	-	-	2,586,692	2,586,692	63,511	2,650,203
Other comprehensive income/(loss)	-	-	-	-	-	974,203	(1,084,684)	-	92,471	-	(18,010)	12,728	(5,282)
Defined benefit plan actuarial loss	-	-	-	-	-	-	-	-	(10,374)	-	(10,374)	(729)	(11,103)
Share of associates' reserve	-	-	-	-	-	7,383	(294,398)	-	56	-	(286,959)	-	(286,959)
Net loss on foreign exchange translation	-	-	-	-	-	-	(790,286)	-	-	-	(790,286)	2,766	(787,520)
Net gain on financial investments available-for-sale	-	-	-	-	-	966,820	-	-	-	-	966,820	10,691	977,511
Net gain on net investment hedge	-	-	-	-	-	-	-	-	103,880	-	103,880	-	103,880
Net loss on cash flow hedge	-	-	-	-	-	-	-	-	(1,119)	-	(1,119)	-	(1,119)
Net gain on revaluation reserve	-	-	-	-	-	-	-	-	28	-	28	-	28
Total comprehensive income/(loss) for the period	-	-	-	-	-	974,203	(1,084,684)	-	92,471	2,586,692	2,568,682	76,239	2,644,921
Share-based payment under Employees' Share Scheme ("ESS")	-	-	-	-	-	-	-	20,071	-	-	20,071	-	20,071
Effect of changes in corporate structure within the Group	-	-	-	-	-	-	-	-	-	-	-	6,983	6,983
Effect of rights issue of a subsidiary	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to statutory reserve	-	-	-	475,552	-	-	-	-	-	(475,552)	-	-	-
Transfer from regulatory reserve	-	-	-	-	(924,754)	-	-	-	-	924,754	-	-	-
Issue of shares pursuant to ESS	8,592	71,318	-	-	-	-	-	(4,704)	-	-	75,206	-	75,206
Issue of shares pursuant to Restricted Share Unit ("RSU")	3,156	25,687	(254)	-	-	-	-	(29,662)	-	1,073	-	-	-
Issue of shares pursuant to Supplemental Restricted Share Unit ("SRSU")	124	1,012	-	-	-	-	-	(1,077)	-	(59)	-	-	-
Issue of shares pursuant to Dividend Reinvestment Plan ("DRP")	235,139	1,728,273	(3,303)	-	-	-	-	-	-	-	1,960,109	-	1,960,109
Dividends	-	-	-	-	-	-	-	-	-	(2,927,948)	(2,927,948)	(86,014)	(3,013,962)
Total transactions with shareholders/other equity movements	247,011	1,826,290	(3,557)	475,552	(924,754)	-	-	(15,372)	-	(2,477,732)	(872,562)	(79,031)	(951,593)
At 30 June 2016	10,008,762	27,726,766	(123,302)	10,932,014	322,755	471,155	1,160,360	314,151	(363,515)	12,941,964	63,391,110	1,815,675	65,206,785

* The retained profits of the Group include the non-distributable non-par surplus from an insurance subsidiary amounted to RM1,264.1 million (30 June 2016: RM1,106.0 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.

MALAYAN BANKING BERHAD
(Incorporated in Malaysia)
UNAUDITED COMMITMENTS AND CONTINGENCIES
AS AT 30 JUNE 2017

	30 June 2017			31 December 2016		
	Full Commitment (RM'000)	Credit Equivalent Amount* (RM'000)	Risk-Weighted Amount* (RM'000)	Full Commitment (RM'000)	Credit Equivalent Amount* (RM'000)	Risk-Weighted Amount* (RM'000)
Contingent liabilities						
Direct credit substitutes	**11,396,256**	**10,572,909**	**6,149,719**	12,656,766	11,637,132	6,773,719
Certain transaction-related contingent items	**19,800,488**	**9,697,332**	**6,842,139**	20,138,714	9,865,761	6,526,837
Short-term self-liquidating trade-related contingencies	**5,982,622**	**1,064,045**	**723,165**	6,332,853	1,206,287	806,417
Obligations under underwriting agreements	**248,512**	**-**	**-**	65,885	-	-
	37,427,878	**21,334,286**	**13,715,023**	39,194,218	22,709,180	14,106,973
Commitments						
Irrevocable commitments to extend credit:						
- Maturity within one year	**107,844,318**	**16,220,362**	**9,110,802**	104,587,826	17,427,734	9,875,783
- Maturity exceeding one year	**40,320,000**	**33,101,516**	**17,985,458**	40,215,328	29,185,348	14,299,675
	148,164,318	**49,321,878**	**27,096,260**	144,803,154	46,613,082	24,175,458
Miscellaneous commitments and contingencies	**10,628,856**	**122,558**	**88,734**	9,567,119	85,577	4,084
Total credit-related commitments and contingencies	**196,221,052**	**70,778,722**	**40,900,017**	193,564,491	69,407,839	38,286,515
Derivative Financial Instruments						
Foreign exchange related contracts:						
- Less than one year	**341,682,156**	**5,867,360**	**2,352,714**	225,896,876	4,022,354	1,714,681
- One year to less than five years	**28,171,844**	**2,260,617**	**1,299,057**	25,804,447	2,706,778	1,715,007
- Five years and above	**4,702,284**	**671,032**	**651,300**	5,914,955	1,045,414	680,700
	374,556,284	**8,799,009**	**4,303,071**	257,616,278	7,774,546	4,110,388
Interest rate related contracts:						
- Less than one year	**93,292,157**	**371,334**	**90,076**	98,606,680	446,302	235,998
- One year to less than five years	**163,861,392**	**2,925,086**	**1,619,650**	144,934,350	2,615,144	1,163,462
- Five years and above	**59,318,542**	**1,613,183**	**1,107,585**	60,944,220	1,371,891	1,008,054
	316,472,091	**4,909,603**	**2,817,311**	304,485,250	4,433,337	2,407,514
Equity and commodity related contracts:						
- Less than one year	**5,909,747**	**13,716**	**8,910**	7,708,321	43,124	21,111
- One year to less than five years	**2,712,661**	**-**	**-**	3,030,606	-	-
- Five years and above	**33,663**	**-**	**-**	33,663	-	-
	8,656,071	**13,716**	**8,910**	10,772,590	43,124	21,111
Total treasury-related commitments and contingencies	**699,684,446**	**13,722,328**	**7,129,292**	572,874,118	12,251,007	6,539,013
Total commitments and contingencies	**895,905,498**	**84,501,050**	**48,029,309**	766,438,609	81,658,846	44,825,528

* The credit equivalent amount and the risk-weighted amount are derived at using the credit conversion factors and risk-weights respectively as specified by Bank Negara Malaysia for regulatory capital adequacy purposes.

Kuala Lumpur, 30 August 2017

Board of Directors
Malayan Banking Berhad

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