

# LAPORAN KEUANGAN KONSOLIDASIAN MALAYAN BANKING BERHAD

## PERUSAHAAN INDUK PT BANK MAYBANK INDONESIA Tbk



Sesuai dengan 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 11/SEOJK.03/2015 tanggal 17 April 2015 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 2016.

Laporan keuangan di bawah ini merupakan bagian dari Laporan Keuangan Konsolidasian PT Bank Maybank Indonesia Tbk per 30 Juni 2016 yang telah dipublikasikan melalui surat kabar harian Media Indonesia pada tanggal 29 Juli 2016.

Jakarta, 7 September 2016  
PT Bank Maybank Indonesia Tbk

*(Signature)*  
Taswin Zakaria  
Presiden Direktur

*(Signature)*  
Thilagavathy Nadason  
Direktur Keuangan

MALAYAN BANKING BERHAD (Incorporated in Malaysia) UNAUDITED CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2016		
	30 June 2016 (RM'000)	31 December 2015 (RM'000)
<b>ASSETS</b>		
Cash and short-term funds	53,327,048	55,647,407
Deposits and placements with financial institutions	25,631,953	13,618,339
Financial assets purchased under resale agreements	5,697,332	7,692,165
Financial assets at fair value through profit or loss	23,203,947	17,222,595
Financial investments available-for-sale	102,538,534	90,261,673
Financial investments held-to-maturity	13,176,384	14,682,130
Loans, advances and financing	443,885,736	453,492,587
Derivative assets	7,500,241	8,283,647
Reinsurance/retakaful assets and other insurance receivables	4,978,735	4,355,654
Other assets	15,194,777	12,388,512
Investment properties	732,480	716,818
Statutory deposits with central banks	14,187,108	16,266,412
Interest in associates and joint ventures	2,851,197	3,120,548
Property, plant and equipment	2,564,880	2,661,472
Intangible assets	6,764,623	6,958,462
Deferred tax assets	479,043	976,082
<b>TOTAL ASSETS</b>	<b>722,714,018</b>	<b>708,344,503</b>
<b>LIABILITIES</b>		
Deposits from customers	479,124,842	478,150,533
Investment accounts of customers	30,964,031	17,657,893
Deposits and placements from financial institutions	34,246,059	39,013,916
Obligations on financial assets sold under repurchase agreements	3,665,734	4,498,574
Financial liabilities at fair value through profit or loss	2,191,117	-
Bills and acceptances payable	1,925,867	1,803,180
Derivative liabilities	7,636,030	7,877,458
Insurance/takaful contract liabilities and other insurance payables	24,816,484	23,839,341
Other liabilities	17,019,334	13,029,588
Recourse obligation on loans and financing sold to Cagamas	1,099,484	1,174,345
Provision for taxation and zakat	68,494	85,224
Deferred tax liabilities	768,289	755,851
Borrowings	29,731,496	30,643,652
Subordinated obligations	18,103,917	20,252,116
Capital securities	6,146,055	6,049,375
<b>TOTAL LIABILITIES</b>	<b>657,507,233</b>	<b>644,831,046</b>
<b>EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK</b>		
Share capital	10,008,762	9,761,751
Share premium	27,726,766	25,900,476
Shares held-in-trust	(123,302)	(119,745)
Retained profits	12,941,964	12,833,004
Reserves	12,836,920	13,319,504
	63,391,110	61,694,990
Non-controlling interests	1,815,675	1,818,467
	65,206,785	63,513,457
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>722,714,018</b>	<b>708,344,503</b>
<b>COMMITMENTS AND CONTINGENCIES</b>		
	750,633,285	719,694,730

MALAYAN BANKING BERHAD (Incorporated in Malaysia) UNAUDITED INCOME STATEMENT FOR THE FINANCIAL HALF YEAR ENDED 30 JUNE 2016			
	1 January 2016 to 30 June 2016 (RM'000)	1 January 2015 to 30 June 2015 (RM'000)	
Interest income	10,459,976	9,443,829	
Interest expense	(4,678,581)	(4,158,924)	
<b>Net interest income</b>	<b>5,781,395</b>	<b>5,284,905</b>	
Income from Islamic Banking Scheme operations	2,014,923	1,899,849	
Net earned insurance premiums	2,233,183	2,037,423	
Other operating income	3,107,696	2,756,004	
<b>Total operating income</b>	<b>13,137,197</b>	<b>11,978,181</b>	
Net insurance benefits and claims incurred, net fee and commission expenses, change in expense liabilities and taxation of life and takaful fund	(2,399,476)	(2,102,267)	
<b>Net operating income</b>	<b>10,737,721</b>	<b>9,875,914</b>	
Overhead expenses	(5,243,912)	(4,907,906)	
<b>Operating profit before impairment losses</b>	<b>5,493,809</b>	<b>4,968,008</b>	
Allowances for impairment losses on loans, advances, financing and other debts, net	(1,846,751)	(548,905)	
Allowances for impairment losses on financial investments, net	(212,901)	(144,685)	
<b>Operating profit</b>	<b>3,434,157</b>	<b>4,274,418</b>	
Share of profits in associates and joint ventures	81,177	118,078	
<b>Profit before taxation and zakat</b>	<b>3,515,334</b>	<b>4,392,496</b>	
Taxation and zakat	(865,131)	(1,059,126)	
<b>Profit for the period</b>	<b>2,650,203</b>	<b>3,333,370</b>	
<b>Attributable to:</b>			
Equity holders of the Bank	2,586,692	3,284,919	
Non-controlling interests	63,511	48,451	
	2,650,203	3,333,370	
<b>Earnings per share attributable to equity holders of the Bank</b>			
Basic	26.41 sen	35.02 sen	
Fully diluted	26.41 sen	35.02 sen	

MALAYAN BANKING BERHAD (Incorporated in Malaysia) UNAUDITED STATEMENT OF COMPREHENSIVE INCOME FOR THE FINANCIAL HALF YEAR ENDED 30 JUNE 2016			
	1 January 2016 to 30 June 2016 (RM'000)	1 January 2015 to 30 June 2015 (RM'000)	
<b>Profit for the period</b>	<b>2,650,203</b>	<b>3,333,370</b>	
<b>Other comprehensive income/(loss):</b>			
Items that will not be reclassified subsequently to profit or loss:			
Defined benefit plan actuarial (loss)/gain	(13,735)	35,087	
Income tax effect	2,632	(8,049)	
Share of change in associates' reserve	56	-	
	(11,047)	27,038	
Items that may be reclassified subsequently to profit or loss:			
Net gain on financial investments available-for-sale	1,300,925	303,008	
Income tax effect	(323,414)	(72,244)	
Net (loss)/gain on foreign exchange translation	(787,520)	1,125,654	
Net (loss)/gain on cash flow hedge	(1,119)	1,098	
Net gain/(loss) on net investment hedge	103,880	(213,282)	
Net gain on revaluation reserve	28	28	
Share of change in associates' reserve	(287,015)	259,128	
	5,765	1,403,390	
Other comprehensive (loss)/income for the period, net of tax	(5,282)	1,430,428	
<b>Total comprehensive income for the period</b>	<b>2,644,921</b>	<b>4,763,798</b>	
<b>Other comprehensive income/(loss) for the period attributable to:</b>			
Equity holders of the Bank	(18,010)	1,424,647	
Non-controlling interests	12,728	5,781	
	(5,282)	1,430,428	
<b>Total comprehensive income for the period attributable to:</b>			
Equity holders of the Bank	2,568,682	4,709,566	
Non-controlling interests	76,239	54,232	
	2,644,921	4,763,798	

### MALAYAN BANKING BERHAD (Incorporated in Malaysia) UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE FINANCIAL HALF YEAR ENDED 30 JUNE 2016

	Attributable to equity holders of the Bank											Non-Controlling Interests (RM'000)	Total Equity (RM'000)
	Non-Distributable					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)		
<b>At 1 January 2016</b>	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	2,586,692	63,511	2,650,203
Other comprehensive income/(loss)	-	-	-	-	-	974,203	(1,084,684)	-	92,471	(18,010)	(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
<b>Total comprehensive income/(loss) for the period</b>	-	-	-	-	-	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")	9,761,751	25,900,476	(119,745)	10,456,462	1,247,509	471,155	1,160,360	329,523	(363,515)	15,419,696	64,263,672	1,894,706	66,158,378
Effect of changes in corporate structure within the Group	-	-	-	-	-	-	-	20,071	-	-	20,071	-	20,071
Transfer to statutory reserves	-	-	-	475,552	-	-	-	-	-	(475,552)	-	6,983	6,983
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)
<b>Total transactions with shareholders/other equity movements</b>	247,011	1,826,290	(3,557)	475,552	(924,754)	-	-	(15,372)	-	(2,477,732)	(872,562)	(79,031)	(951,593)
<b>At 30 June 2016</b>	<b>10,008,762</b>	<b>27,726,766</b>	<b>(123,302)</b>	<b>10,932,014</b>	<b>322,755</b>	<b>471,155</b>	<b>1,160,360</b>	<b>314,151</b>	<b>(363,515)</b>	<b>12,941,964</b>	<b>63,391,110</b>	<b>1,815,675</b>	<b>65,206,785</b>
<b>At 1 January 2015</b>	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 period	-	-	-	-	-	-	-	-	-	3,284,919	3,284,919	48,451	3,333,370
Other comprehensive income/(loss)	-	-	-	-	-	234,614	1,292,090	-	(102,057)	-	1,424,647	5,781	1,430,428
Defined benefit plan actuarial gain	-	-	-	-	-	-	-	-	-	-	26,280	758	27,038
Share of change in associates' reserve	-	-	-	-	-	12,445	162,864	-	83,819	-	259,128	-	259,128
Net gain on foreign exchange translation	-	-	-	-	-	-	1,129,226	-	-	-	1,129,226	(3,572)	1,125,654
Net gain on financial investments available-for-sale	-	-	-	-	-	222,169	-	-	-	-	222,169	8,595	230,764
Net loss on net investment hedge	-	-	-	-	-	-	-	-	(213,282)	-	(213,282)	-	(213,282)
Net gain on cash flow hedge	-	-	-	-	-	-	-	-	1,098	-	1,098	-	1,098
Net gain on revaluation reserve	-	-	-	-	-	-	-	-	28	-	28	-	28
<b>Total comprehensive income/(loss) for the period</b>	-	-	-	-	-	234,614	1,292,090	-	(102,057)	3,284,919	4,709,566	54,232	4,763,798
Share-based payment under Employees' Share Scheme ("ESS")	9,319,030	22,747,922	(113,463)	10,396,000	274,500	(87,228)	(625,410)	298,366	(198,478)	15,672,896	57,684,135	1,820,838	59,504,973
Effect of changes in corporate structure within the Group	-	-	-	-	-	-	-	29,194	-	-	29,194	-	29,194
Transfer to statutory reserves	-	-	-	10,569	-	-	-	-	-	5,080	5,080	(19,604)	(14,524)
Transfer from regulatory reserve	-	-	-	-	515,304	-	-	-	-	(515,304)	-	-	-
Issue of shares pursuant to ESS	11,539	96,393	-	-	-	-	-	(6,863)	-	-	101,069	-	101,069
Issue of shares pursuant to Restricted Share Unit ("RSU")	2,784	23,769	9	-	-	-	-	(22,555)	-	(4,007)	-	-	-
Issue of shares pursuant to Supplemental Restricted Share Unit ("SRSU")	110	910	-	-	-	-	-	(989)	-	(31)	-	-	-
Issue of shares pursuant to Dividend Reinvestment Plan ("DRP")	203,533	1,567,205	(3,615)	-	-	-	-	-	-	-	1,767,123	-	1,767,123
Dividends	-	-	-	-	-	-	-	-	-	(3,072,720)	(3,072,720)	(77,455)	(3,150,175)
<b>Total transactions with shareholders/other equity movements</b>	217,966	1,688,277	(3,606)	10,569	515,304	-	-	(1,213)	-	(3,597,551)	(1,170,254)	(97,059)	(1,267,313)
<b>At 30 June 2015</b>	<b>9,536,996</b>	<b>2</b>											