

LAPORAN KEUANGAN KONSOLIDASIAN MALAYAN BANKING BERHAD PERUSAHAAN INDUK 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/SE.OJK.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 Maret 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.

www.maybank.com

MALAYAN BANKING BERHAD (Incorporated in Malaysia) UNAUDITED CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2017		
	31 March 2017 (RM'000)	31 December 2016 (RM'000)
ASSETS		
Cash and short-term funds	43,634,116	58,140,545
Deposits and placements with financial institutions	15,039,071	13,444,630
Financial assets purchased under resale agreements	6,638,092	2,492,412
Financial assets at fair value through profit or loss	28,881,371	23,496,050
Financial investments available-for-sale	102,842,415	92,384,834
Financial investments held-to-maturity	16,937,444	15,021,597
Loans, advances and financing	477,821,921	477,774,903
Derivative assets	6,507,825	8,311,703
Reinsurance/retakaful assets and other insurance receivables	4,306,926	4,139,596
Other assets	13,835,024	10,525,560
Investment properties	768,145	758,488
Statutory deposits with central banks	14,427,466	15,384,134
Interest in associates and joint ventures	3,194,932	3,210,436
Property, plant and equipment	2,547,615	2,595,497
Intangible assets	7,328,505	7,345,524
Deferred tax assets	764,863	930,344
TOTAL ASSETS	745,475,731	735,956,253
LIABILITIES		
Deposits from customers	481,652,712	489,833,295
Investment accounts of customers	31,714,614	31,544,587
Deposits and placements from financial institutions	42,574,839	30,854,693
Obligations on financial assets sold under repurchase agreements	3,272,649	2,957,951
Derivative liabilities	7,564,103	8,828,060
Financial liabilities at fair value through profit or loss	4,017,149	3,587,230
Bills and acceptances payable	1,716,923	1,808,066
Insurance/takaful contract liabilities and other insurance payables	24,503,997	23,948,719
Other liabilities	16,963,707	12,978,931
Recurse obligation on loans and financing sold to Cagamas	965,042	974,588
Provision for taxation and zakat	384,782	419,729
Deferred tax liabilities	768,249	777,826
Borrowings	34,681,300	34,867,056
Subordinated obligations	15,892,243	15,900,706
Capital securities	6,239,899	6,199,993
TOTAL LIABILITIES	672,912,208	665,481,430
EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK		
Share capital	39,079,689	10,193,200
Share premium	-	28,878,703
Shares held-in-trust	(125,309)	(125,309)
Retained profits	14,702,302	14,408,695
Reserves	16,912,135	15,160,442
	70,568,817	68,515,731
Non-controlling interests	1,994,706	1,959,092
	72,563,523	70,474,823
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	745,475,731	735,956,253
COMMITMENTS AND CONTINGENCIES		
	894,980,536	766,438,609

MALAYAN BANKING BERHAD (Incorporated in Malaysia) UNAUDITED INCOME STATEMENT FOR THE FIRST QUARTER ENDED 31 MARCH 2017			
	1 January 2017 to 31 March 2017 (RM'000)	1 January 2016 to 31 March 2016 (RM'000)	
Interest income	5,428,096	5,301,419	
Interest expense	(2,393,493)	(2,422,987)	
Net interest income	3,034,603	2,878,432	
Income from Islamic Banking Scheme operations	1,214,493	977,940	
Net earned insurance premiums	1,253,880	1,168,602	
Other operating income	1,430,140	1,690,584	
Total operating income	6,933,116	6,715,558	
Net insurance benefits and claims incurred, net fee and commission expenses, change in expense liabilities and taxation of life and takaful fund	(1,378,429)	(1,323,790)	
Net operating income	5,554,687	5,391,768	
Overhead expenses	(2,804,044)	(2,620,199)	
Operating profit before impairment losses	2,750,643	2,771,569	
Allowances for impairment losses on loans, advances, financing and other debts, net	(542,509)	(865,069)	
Allowances for impairment losses on financial investments, net	(250)	(13,345)	
Operating profit	2,207,884	1,893,155	
Share of profits in associates and joint ventures	41,186	38,190	
Profit before taxation and zakat	2,249,070	1,931,345	
Taxation and zakat	(503,966)	(480,444)	
Profit for the period	1,745,104	1,450,901	
Attributable to:			
Equity holders of the Bank	1,702,797	1,426,751	
Non-controlling interests	42,307	24,150	
	1,745,104	1,450,901	
Earnings per share attributable to equity holders of the Bank			
Basic	16.73 sen	14.64 sen	
Fully Diluted	16.73 sen	14.64 sen	

MALAYAN BANKING BERHAD (Incorporated in Malaysia) UNAUDITED STATEMENT OF COMPREHENSIVE INCOME FOR THE FIRST QUARTER ENDED 31 MARCH 2017			
	1 January 2017 to 31 March 2017 (RM'000)	1 January 2016 to 31 March 2016 (RM'000)	
Profit for the period	1,745,104	1,450,901	
Other comprehensive income/(loss):			
Items that will not be reclassified subsequently to profit or loss:			
Defined benefit plan actuarial gain	1,367	307	
Income tax effect	(472)	(982)	
Share of change in associates' reserve	-	68	
	895	(607)	
Items that may be reclassified subsequently to profit or loss:			
Net gain on financial investments available-for-sale	317,905	1,046,713	
Income tax effect	(74,983)	(246,542)	
Net gain/(loss) on foreign exchange translation	174,261	(1,712,827)	
Net loss on cash flow hedge	-	(987)	
Net (loss)/gain on net investment hedge	(20,762)	147,447	
Net gain on revaluation reserve	-	11	
Share of change in associates' reserve	(53,054)	(281,597)	
	343,367	(1,047,782)	
Other comprehensive income/(loss) for the period, net of tax	344,262	(1,048,389)	
Total comprehensive income for the period	2,089,366	402,512	
Other comprehensive income/(loss) for the period attributable to:			
Equity holders of the Bank	338,495	(1,052,227)	
Non-controlling interests	5,767	3,838	
	344,262	(1,048,389)	
Total comprehensive income for the period, attributable to:			
Equity holders of the Bank	2,041,292	374,524	
Non-controlling interests	48,074	27,988	
	2,089,366	402,512	

MALAYAN BANKING BERHAD (Incorporated in Malaysia) UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE FIRST QUARTER ENDED 31 MARCH 2017												
	Attributable to equity holders of the Bank										Non-Controlling Interests (RM'000)	Total Equity (RM'000)
	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)	
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	
Profit for the period	-	-	-	-	-	-	-	-	-	1,702,797	1,702,797	
Other comprehensive income/(loss)	-	-	-	-	-	227,983	130,555	-	(20,043)	-	338,495	
Defined benefit plan actuarial gain	-	-	-	-	-	-	-	-	719	-	719	
Share of associates' reserve	-	-	-	-	-	(7,133)	(45,921)	-	-	-	(53,054)	
Net gain/(loss) on foreign exchange translation	-	-	-	-	-	-	176,476	-	-	-	176,476	
Net gain on financial investments available-for-sale	-	-	-	-	-	235,116	-	-	-	-	235,116	
Net loss on net investment hedge	-	-	-	-	-	-	-	-	(20,762)	-	(20,762)	
Total comprehensive income/(loss) for the period	-	-	-	-	-	227,983	130,555	-	(20,043)	1,702,797	2,041,292	
Share-based payment under Employees' Share Scheme ("ESS")	-	-	-	-	-	-	-	5,353	-	-	5,353	
Effect of changes in corporate structure within the Group	-	-	-	-	-	-	-	-	-	-	(1,376)	
Effect of net acquisition from/disposal to non-controlling interests	-	-	-	-	-	-	-	-	-	-	438	
Transfer to share capital	28,878,703	(28,878,703)	-	-	-	-	-	-	-	-	-	
Transfer to statutory reserves	-	-	-	12,386	-	-	-	-	-	(12,386)	-	
Transfer to regulatory reserve	-	-	-	-	1,396,791	-	-	-	-	(1,396,791)	-	
Issue of shares pursuant to ESS	6,851	-	-	-	-	-	-	(410)	-	-	6,441	
Issue of shares pursuant to Supplemental Restricted Share Unit ("SRSU")	935	-	-	-	-	-	-	(922)	-	(13)	-	
Dividends	-	-	-	-	-	-	-	-	-	-	(11,522)	
Total transactions with shareholders/other equity movements	28,886,489	(28,878,703)	-	12,386	1,396,791	-	-	4,021	-	(1,409,190)	11,794	
At 31 March 2017	39,079,689	-	(125,309)	10,947,333	2,454,788	(41,148)	3,722,612	324,933	(496,383)	14,702,302	70,568,817	
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	
Profit for the period	-	-	-	-	-	-	-	-	-	1,426,751	1,426,751	
Other comprehensive income/(loss)	-	-	-	-	-	790,350	(1,988,641)	-	146,064	-	(1,052,227)	
Defined benefit plan actuarial loss	-	-	-	-	-	-	-	-	(475)	-	(475)	
Share of associates' reserve	-	-	-	-	-	(5,192)	(276,405)	-	68	-	(281,529)	
Net loss on foreign exchange translation	-	-	-	-	-	-	(1,712,236)	-	-	-	(1,712,827)	
Net gain on financial investments available-for-sale	-	-	-	-	-	795,542	-	-	-	-	795,542	
Net gain on net investment hedge	-	-	-	-	-	-	-	-	147,447	-	147,447	
Net loss on cash flow hedge	-	-	-	-	-	-	-	-	(987)	-	(987)	
Net gain on revaluation reserve	-	-	-	-	-	-	-	-	11	-	11	
Total comprehensive income/(loss) for the period	-	-	-	-	-	790,350	(1,988,641)	-	146,064	1,426,751	374,524	
Share-based payment under Employees' Share Scheme ("ESS")	-	-	-	-	-	-	-	10,762	-	-	10,762	
Effect of changes in corporate structure within the Group	-	-	-	-	-	-	-	-	-	-	(402)	
Transfer to statutory reserve	-	-	-	457,546	-	-	-	-	-	(457,546)	-	
Transfer from regulatory reserve	-	-	-	-	(738,286)	-	-	-	-	738,286	-	
Issue of shares pursuant to ESS	47	390	-	457,546	(738,286)	-	-	(26)	-	-	411	
Total transactions with shareholders/other equity movements	47	390	-	457,546	(738,286)	-	-	10,736	-	280,740	11,173	
At 31 March 2016	9,761,798	25,900,866	(119,745)	10,914,008	509,223	287,302	256,403	340,259	(309,922)	14,540,495	62,080,687	

* The retained profits of the Group include the non-distributable non-par surplus from an insurance subsidiary amounted to RM1,216.4 million (31 March 2016: RM1,063.9 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 31 MARCH 2017						
	31 March 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	10,499,075	10,699,020	6,117,792	12,656,766	11,637,132	6,773,719
Certain transaction-related contingent items	19,808,902	9,876,995	6,713,371	20,138,714	9,865,761	6,526,837
Short-term self-liquidating trade-related contingencies	6,866,344	1,173,171	893,617	6,332,853	1,206,287	806,417
Obligations under underwriting agreements	-	-	-	65,885	-	-
	37,174,321	21,749,186	13,724,780	39,194,218	22,709,180	14,106,973
Commitments						
Irrevocable commitments to extend credit:						
- Maturity within one year	106,768,944	18,934,651	11,155,937	104,587,826	17,427,734	9,875,783
- Maturity exceeding one year	41,326,193	30,269,081	16,828,374	40,215,328	29,185,348	14,299,675
	148,095,137	49,203,732	27,984,311	144,803,154	46,613,082	24,175,458
Miscellaneous commitments and contingencies	12,097,651	123,013	101,983	9,567,119	85,577	4,084
Total credit-related commitments and contingencies	197,367,109	71,075,931	41,811,074	193,564,491	69,407,839	38,286,515
Derivative Financial Instruments						
Foreign exchange related contracts:						
- Less than one year	324,282,399	3,828,860	1,528,202	225,896,876	4,022,354	