

LAPORAN KEUANGAN KONSOLIDASIAN MALAYAN BANKING BERHAD

PERUSAHAAN INDUK PT BANK MAYBANK INDONESIA Tbk



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Jakarta, 11 Desember 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/SE/OKJ.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 September 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 and IAS 34 Interim Financial Reporting.

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

Thilagavathy Nadason
Direktur

Effendi
Direktur

MALAYAN BANKING BERHAD (Incorporated in Malaysia) UNAUDITED CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2017		
	30 September 2017 (RM'000)	31 December 2016 (RM'000)
ASSETS		
Cash and short-term funds	54,348,951	58,140,545
Deposits and placements with financial institutions	14,265,544	13,444,630
Financial assets purchased under resale agreements	7,521,196	2,492,412
Financial assets at fair value through profit or loss	28,802,453	23,496,050
Financial investments available-for-sale	113,775,796	92,384,834
Financial investments held-to-maturity	17,644,977	15,021,597
Loans, advances and financing	477,185,038	477,774,903
Derivative assets	6,880,116	8,311,703
Reinsurance/retakaful assets and other insurance receivables	3,830,954	4,139,596
Other assets	13,130,138	10,525,560
Investment properties	803,816	758,488
Statutory deposits with central banks	14,590,007	15,384,134
Interest in associates and joint ventures	3,064,410	3,210,436
Property, plant and equipment	2,429,526	2,595,497
Intangible assets	6,964,749	7,345,524
Deferred tax assets	768,582	930,344
TOTAL ASSETS	766,006,253	735,956,253
LIABILITIES		
Deposits from customers	490,371,971	485,523,920
Investment accounts of customers	26,804,988	31,544,587
Deposits and placements from financial institutions	48,760,264	30,854,693
Obligations on financial assets sold under repurchase agreements	4,379,186	2,957,951
Derivative liabilities	7,422,103	8,828,060
Financial liabilities at fair value through profit or loss	6,483,748	3,587,230
Bills and acceptances payable	1,917,017	1,808,066
Insurance/retakaful contract liabilities and other insurance payables	24,771,360	23,948,719
Other liabilities	23,025,001	17,288,306
Recourse obligation on loans and financing sold to Cagamas	1,533,928	974,588
Provision for taxation and zakat	466,991	419,729
Deferred tax liabilities	779,572	777,826
Borrowings	36,737,796	34,867,056
Subordinated obligations	12,191,572	15,900,706
Capital securities	6,229,914	6,199,993
TOTAL LIABILITIES	691,875,411	665,481,430
EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK		
Share capital	42,519,223	10,193,200
Share premium	24,625,951	28,878,703
Shares held-in-trust	(179,570)	(125,309)
Retained profits	5,102,213	14,408,695
Reserves	72,067,817	68,515,731
Non-controlling interests	2,063,025	1,959,092
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	766,006,253	735,956,253
COMMITMENTS AND CONTINGENCIES		
	902,755,112	766,438,609

(These unaudited condensed interim financial statements should be read in conjunction with the audited annual financial statements for the financial year ended 31 December 2016).

MALAYAN BANKING BERHAD (Incorporated in Malaysia) UNAUDITED INCOME STATEMENT FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2017		
	1 January 2017 to 30 September 2017 (RM'000)	1 January 2016 to 30 September 2016 (RM'000)
Interest income	16,497,280	15,653,220
Interest expense	(7,372,425)	(7,206,135)
Net interest income	9,124,855	8,447,085
Income from Islamic Banking Scheme operations	3,664,643	3,023,891
Net earned insurance premiums	3,817,128	3,251,584
Other operating income	4,506,220	4,985,226
Total operating income	21,112,846	19,707,886
Net insurance benefits and claims incurred, net fee and commission expenses, change in expense liabilities and taxation of life and takaful fund	(3,823,898)	(3,512,600)
Net operating income	17,288,948	16,195,286
Overhead expenses	(8,511,256)	(7,943,775)
Operating profit before impairment losses	8,777,692	8,251,511
Allowances for impairment losses on loans, advances, financing, and other debts, net	(1,759,253)	(2,217,005)
Allowances for impairment losses on financial investments, net	(28,825)	(173,484)
Operating profit	6,989,614	5,861,022
Share of profits in associates and joint ventures	182,334	110,423
Profit before taxation and zakat	7,171,948	5,971,445
Taxation and zakat	(1,626,158)	(1,457,626)
Profit for the period	5,545,790	4,513,819
Attributable to:		
Equity holders of the Bank	5,388,443	4,382,394
Non-controlling interests	157,347	131,425
	5,545,790	4,513,819
Earnings per share attributable to equity holders of the Bank		
Basic	52.05 sen	44.45 sen
Fully Diluted	51.97 sen	44.39 sen

MALAYAN BANKING BERHAD (Incorporated in Malaysia) UNAUDITED STATEMENT OF COMPREHENSIVE INCOME FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2017		
	1 January 2017 to 30 September 2017 (RM'000)	1 January 2016 to 30 September 2016 (RM'000)
Profit for the period	5,545,790	4,513,819
Other comprehensive (loss)/income:		
Items that will not be reclassified subsequently to profit or loss:		
Defined benefit plan actuarial gain/(loss)	2,612	(14,260)
Income tax effect	(42)	2,760
Share of change in associates' reserve	-	(58)
Items that may be reclassified subsequently to profit or loss	2,570	(11,558)
Net gain on financial investments available-for-sale	607,156	1,874,210
Income tax effect	(147,100)	(462,927)
Net (loss)/gain on foreign exchange translation	(1,105,568)	12,222
Net loss on cash flow hedge	(748)	(1,034)
Net gain on net investment hedge	29,946	7,708
Net gain on revaluation reserve	-	43
Share of change in associates' reserve	(226,870)	(146,897)
Other comprehensive (loss)/income for the period, net of tax	(843,184)	1,351,325
Total comprehensive income for the period	(287,394)	3,162,494
Other comprehensive (loss)/income for the period attributable to:		
Equity holders of the Bank	(821,502)	1,312,995
Non-controlling interests	(66,892)	238,499
Total comprehensive income for the period attributable to:	(888,396)	3,400,993
Equity holders of the Bank	4,566,941	5,695,389
Non-controlling interests	138,235	158,197
	4,705,176	5,853,586

	MALAYAN BANKING BERHAD (Incorporated in Malaysia) UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 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	1,959,092	70,474,823
Profit for the period	-	-	-	-	-	458,634	(1,311,719)	-	31,583	5,388,443	5,388,443	157,347	5,545,790
Other comprehensive income/(loss)	-	-	-	-	-	(11,506)	(215,354)	-	2,385	-	(226,870)	185	(226,870)
Defined benefit plan actuarial gain	-	-	-	-	-	-	(215,354)	-	-	-	(1,096,353)	(9,213)	(1,106,566)
Share of associates' reserve	-	-	-	-	-	-	-	-	-	-	470,140	(10,084)	460,056
Net loss on foreign exchange translation	-	-	-	-	-	470,140	-	-	-	29,946	-	-	29,946
Net gain/(loss) on financial investments available-for-sale	-	-	-	-	-	-	-	-	29,946	(748)	-	-	29,198
Net gain on net investment hedge	-	-	-	-	-	-	-	-	-	(226,870)	-	-	(226,870)
Net loss on cash flow hedge	-	-	-	-	-	-	-	-	-	234	-	-	234
Total comprehensive income/(loss) for the period	-	-	-	-	-	458,634	(1,311,719)	-	31,583	5,388,443	4,566,941	138,235	4,705,176
Share-based payment under Employees' Share Scheme ("ESS")	-	-	-	-	-	-	-	14,053	-	-	14,053	-	14,053
Effect of changes in corporate structure within the Group	-	-	-	-	-	-	-	-	-	-	-	(1,353)	(1,353)
Effect of net acquisition from/disposal to non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	67,692	67,692
Transfer to share capital	28,878,703	(28,878,703)	-	-	-	-	-	-	-	-	-	-	-
Transfer from statutory reserve	-	-	-	(10,732,291)	-	-	-	-	-	10,732,291	-	-	-
Transfer to regulatory reserve	-	-	-	-	1,595,587	-	-	-	-	(1,595,587)	-	-	-
Issue of shares pursuant to ESS	1,348,859	-	-	-	-	-	-	(80,074)	-	-	1,268,785	-	1,268,785
Issue of shares pursuant to Restricted Share Unit ("RSU")	38,118	-	(179)	-	-	-	-	(32,848)	-	(5,091)	-	-	-
Issue of shares pursuant to Supplemental Restricted Share Unit ("SRSU")	935	-	-	-	-	-	-	(920)	-	(15)	-	-	-
Issue of shares pursuant to ESOS Trust Fund ("ETF") Pool	49,999	-	(49,999)	-	-	-	-	-	-	-	-	-	-
Issue of shares pursuant to Dividend Reinvestment Plan ("DRP")	2,009,409	-	(4,083)	-	-	-	-	-	-	-	2,005,326	-	2,005,326
Dividends	-	-	-	-	-	-	-	-	-	(3,276,785)	(3,276,785)	(69,753)	(3,346,538)
Dividends payable	-	-	-	-	-	-	-	-	-	(1,026,234)	(1,026,234)	(30,888)	(1,057,122)
Disposal of investment properties	-	-	-	-	-	-	-	-	(234)	234	-	-	-
Total transactions with shareholders/other equity movements	32,326,023	(28,878,703)	(54,261)	(10,732,291)	1,595,587	189,503	2,280,338	221,123	(444,991)	24,625,951	24,625,951	2,063,025	74,130,842
At 30 September 2017	42,519,223	24,625,951	(179,570)	202,656	2,653,584	189,503	2,280,338	221,123	(444,991)	24,625,951	72,067,817	2,063,025	74,130,842
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	-	-	-	-	-	1,401,773	(152,691)	-	63,913	4,382,394	4,382,394	131,425	4,513,819
Other comprehensive income/(loss)	-	-	-	-	-	-	-	-	-	-	-	26,772	1,339,597
Defined benefit plan actuarial loss	-	-	-	-	-	-	-	-	(10,746)	-	(10,746)	(754)	(11,500)
Share of associates' reserve	-	-	-	-	-	18,563	(165,460)	-	(58)	-	(146,955)	-	(146,955)
Net gain/(loss) on foreign exchange translation	-	-	-	-	-	-	-	-	-	-	12,769	(547)	12,222
Net gain on financial investments available-for-sale	-	-	-	-	-	1,383,210	-	-	-	-	1,383,210	28,073	1,411,283
Net gain on net investment hedge	-	-	-	-	-	-	-	-	75,708	-	75,708	-	75,708
Net loss on cash flow hedge	-	-	-	-	-	-	-	-	(1,034)	-	(1,034)	-	(1,034)
Net gain on revaluation reserve	-	-	-	-	-	-	-	-	-	-	43	-	43
Total comprehensive income/(loss) for the period	-	-	-	-	-	1,401,773	(152,691)	-	63,913	4,382,394	5,695,389	158,197	5,853,586
Share-based payment under Employees' Share Scheme ("ESS")	-	-	-	-	-	-	-	16,149	-	13,060	29,209	-	29,209
Effect of changes in corporate structure within the Group	-	-	-	-	-	-	-	-	-	-	-	12,881	12,881
Transfer to statutory reserve	-	-	-	476,973	-	-	-	-	-	(476,973)	-	-	-
Transfer from regulatory reserve	-	-	-	-	(497,864)	-	-	-	-	497,864	-	-	-
Issue of shares pursuant to ESS	8,598	70,937	-	-	-	-	-	(4,707)	-	-	74,828	-	74,828
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")	184	1,444	-	-	-	-	-	(1,613)	-	(15)	-	-	-
Issue of shares pursuant to Dividend Reinvestment Plan ("DRP")	235,139	1,728,273	(3,303)	-	-	-	-	-	-	-	1,960,109	-	1,960,109
Dividends paid	-	-	-	-	-	-	-	-	-	(2,927,948)	(2,927,948)	(94,582)	(3,022,530)
Dividends payable	-	-	-	-	-	-	-	-	-	(814,484)	(814,484)	-	(814,484)
Total transactions with shareholders/other equity movements	247,077	1,826,341	(3,557)	476,973	(497,864)	-	2,092,353	(19,833)	-	(3,707,423)	(1,678,286)	(81,701)	(1,759,987)
At 30 September 2016	10,008,828	27,726,817	(123,302)	10,933,435	749,645	898,725	2,092,353	309,690	(392,073)	13,507,975	65,712,093	1,894,963	67,607,056

* The retained profits of the Group include the non-distributable non-par surplus from an insurance subsidiary amounted to RM1,288 million (30 September 2016: RM1,128.5 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 SEPTEMBER 2017

	30 September 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	11,386,762	10,592,271	6,461,940	12,656,766	11,637,132	6,773,719
Certain transaction-related contingent items	19,212,572	9,643,522	6,687,276	20,138,714	9,865,761	6,526,837
Short-term self-liquidating trade-related contingencies	7,495,982	1,234,688	929,593	6,332,853	1,206,287	806,417
Obligations under underwriting agreements	-	-	-	65,885	-	-
Total contingent liabilities	38,095,316	21,470,481	14,078,809	39,194,218	22,709,180	14,106,973
Commitments						
Irrevocable commitments to extend credit:						
- Maturity within one year						