

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/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 2018.

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 31 Maret 2018 yang telah dipublikasikan melalui surat kabar harian Kontan pada tanggal 27 April 2018.

Jakarta, 8 Juni 2018
PT Bank Maybank Indonesia Tbk



Taswin Zakaria
Presiden Direktur

Thilagavathy Nadason
Direktur Keuangan

MALAYAN BANKING BERHAD (Incorporated in Malaysia) UNAUDITED CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2018		
	31 March 2018 (RM'000)	31 December 2017 (RM'000)
ASSETS		
Cash and short-term funds	53,810,551	50,334,290
Deposits and placements with financial institutions	16,639,091	16,988,391
Financial assets purchased under resale agreements	9,806,095	8,514,283
Financial assets at fair value through profit or loss	32,744,524	25,117,493
Financial assets at fair value through other comprehensive income	102,303,308	-
Financial assets at amortised cost	19,671,505	-
Financial investments available-for-sale	-	109,070,244
Financial investments held-to-maturity	-	20,184,773
Loans, advances and financing to financial institutions	1,096,654	2,026,276
Loans, advances and financing to customers	482,022,231	483,558,086
Derivative assets	6,448,796	6,704,651
Reinsurance/retakaful assets and other insurance receivables	4,133,695	3,933,772
Other assets	10,836,322	9,698,140
Investment properties	799,679	753,555
Statutory deposits with central banks	16,138,438	15,397,213
Interest in associates and joint ventures	2,539,270	2,772,324
Property, plant and equipment	2,515,761	2,635,018
Intangible assets	6,449,932	6,753,939
Deferred tax assets	1,598,580	859,318
TOTAL ASSETS	769,554,432	765,301,766
LIABILITIES		
Customers' funding:		
- Deposits from customers	510,283,515	502,017,445
- Investment accounts of customers	21,841,949	24,555,445
Deposits and placements from financial institutions	39,185,819	42,598,131
Obligations on financial assets sold under repurchase agreements	5,989,507	5,367,086
Derivative liabilities	7,377,260	7,221,015
Financial liabilities at fair value through profit or loss	9,477,223	6,375,815
Bills and acceptances payable	1,890,865	1,894,046
Insurance/takaful contract liabilities and other insurance payables	25,863,372	25,118,843
Other liabilities	20,386,379	19,179,140
Recourse obligation on loans and financing sold to Cagamas	1,543,501	1,543,501
Provision for taxation and zakat	783,562	746,494
Deferred tax liabilities	750,232	732,079
Borrowings	30,635,269	34,505,618
Subordinated obligations	11,899,683	11,979,323
Capital securities	6,163,967	6,284,180
TOTAL LIABILITIES	694,072,103	690,118,161
EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK		
Share capital	45,451,584	44,250,380
Shares held-in-trust	(185,533)	(183,438)
Retained profits	26,153,859	25,268,743
Reserves	1,827,387	3,652,929
	73,247,297	72,988,614
Non-controlling interests	2,235,032	2,194,991
	75,482,329	75,183,605
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	769,554,432	765,301,766
COMMITMENTS AND CONTINGENCIES		
	866,936,356	811,374,001

(These unaudited condensed interim financial statements should be read in conjunction with the audited annual financial statements for the financial year ended 31 December 2017).

MALAYAN BANKING BERHAD (Incorporated in Malaysia) UNAUDITED INCOME STATEMENT FOR THE FIRST QUARTER ENDED 31 MARCH 2018		
	1 January 2018 to 31 March 2018 (RM'000)	1 January 2017 to 31 March 2017 (RM'000)
Interest income	5,518,452	5,428,096
Interest expense	(2,498,513)	(2,393,493)
Net interest income	3,019,939	3,034,603
Income from Islamic Banking Scheme operations	1,348,014	1,214,493
Net earned insurance premiums	1,511,381	1,253,880
Other operating income	1,301,576	1,405,417
Total operating income	7,180,910	6,908,393
Net insurance benefits and claims incurred, net fee and commission expenses, change in expense liabilities and taxation of life and takaful fund	(1,353,146)	(1,378,429)
Net operating income	5,827,764	5,529,964
Overhead expenses	(2,778,835)	(2,779,321)
Operating profit before impairment losses	3,048,929	2,750,643
Allowances for impairment losses on loans, advances, financing, and other debts, net	(509,310)	(542,509)
Writeback of / (allowances for) impairment losses on financial investments, net	14,868	(250)
Allowances for impairment losses on other financial assets, net	(6,367)	-
Operating profit	2,548,120	2,207,884
Share of profits in associates and joint ventures	8,548	41,186
Profit before taxation and zakat	2,556,668	2,249,070
Taxation and zakat	(657,180)	(503,966)
Profit for the period	1,899,488	1,745,104
Attributable to:		
Equity holders of the Bank	1,871,036	1,702,797
Non-controlling interests	28,452	42,307
	1,899,488	1,745,104
Earnings per share attributable to equity holders of the Bank		
Basic	17.26 sen	16.73 sen
Fully Diluted	17.25 sen	16.73 sen

MALAYAN BANKING BERHAD (Incorporated in Malaysia) UNAUDITED STATEMENT OF COMPREHENSIVE INCOME FOR THE FIRST QUARTER ENDED 31 MARCH 2018		
	1 January 2018 to 31 March 2018 (RM'000)	1 January 2017 to 31 March 2017 (RM'000)
Profit for the period	1,899,488	1,745,104
Other comprehensive income/(loss):		
Items that will not be reclassified subsequently to profit or loss:		
Defined benefit plan actuarial gain	2,437	1,367
Income tax effect	(363)	(472)
	2,074	895
Items that may be reclassified subsequently to profit or loss:		
Net loss on financial assets at fair value through other comprehensive income	(237,538)	-
Net gain on financial investments available-for-sale	-	317,905
Income tax effect	44,143	(74,983)
Net (loss)/gain on foreign exchange translation	(1,370,428)	174,261
Net gain on cash flow hedge	1,216	-
Net gain/(loss) on net investment hedge	39,877	(20,762)
Share of change in associates' reserve	(235,915)	(53,054)
	(1,758,645)	343,367
Other comprehensive (loss)/income for the period, net of tax	(1,756,571)	344,262
Total comprehensive income for the period	142,917	2,089,366
Other comprehensive (loss)/income for the period attributable to:		
Equity holders of the Bank	(1,748,483)	338,495
Non-controlling interests	(8,088)	5,767
	(1,756,571)	344,262
Total comprehensive income for the period attributable to:		
Equity holders of the Bank	122,553	2,041,292
Non-controlling interests	20,364	48,074
	142,917	2,089,366

MALAYAN BANKING BERHAD (Incorporated in Malaysia) UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE FIRST QUARTER ENDED 31 MARCH 2018														
	Attributable to equity holders of the Bank												Non-controlling Interests (RM'000)	Total Equity (RM'000)
	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)	Fair Value Through Other Comprehensive Income Reserve (RM'000)	Exchange Fluctuation Reserve (RM'000)	ESS Reserve (RM'000)	Other Reserve (RM'000)	Retained Profits (*) (RM'000)	Total Shareholders' Equity (RM'000)		
At 1 January 2018	44,250,380	-	(183,438)	203,058	2,747,285	-	29,616	858,752	219,387	(405,169)	25,268,743	72,988,614	2,194,991	75,183,605
- as previously stated	-	-	-	-	2,747,285	-	-	-	-	-	25,268,743	72,988,614	-	75,183,605
- effect of adopting MFRS 9	-	-	-	-	(670,110)	-	-	-	-	-	(718,076)	(954,440)	-	(943,238)
At 1 January 2018, as restated	44,250,380	-	(183,438)	203,058	2,077,175	-	463,362	858,752	219,387	(405,169)	24,550,667	72,034,174	2,206,193	74,240,367
Profit for the period	-	-	-	-	-	-	(200,985)	(1,590,665)	-	43,167	1,871,036	1,871,036	28,452	1,899,488
Other comprehensive (loss)/income	-	-	-	-	-	-	-	-	-	-	(1,748,483)	(8,088)	-	(1,756,571)
Defined benefit plan actuarial gain	-	-	-	-	-	-	-	-	-	-	2,074	-	-	2,074
Income tax effect	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share of associates' reserve	-	-	-	-	-	-	(6,993)	(228,922)	-	-	-	(235,915)	-	(235,915)
Net loss on foreign exchange translation	-	-	-	-	-	-	-	(1,361,743)	-	-	-	(1,361,743)	(8,685)	(1,370,428)
Net (loss)/gain on financial assets at fair value through other comprehensive income	-	-	-	-	-	-	(193,992)	-	-	-	-	(193,992)	597	(193,395)
Net gain on net investment hedge	-	-	-	-	-	-	-	-	-	39,877	-	39,877	-	39,877
Net gain on cash flow hedge	-	-	-	-	-	-	-	-	-	1,216	-	1,216	-	1,216
Total comprehensive (loss)/income for the period	-	-	-	-	-	-	(200,985)	(1,590,665)	-	43,167	1,871,036	122,553	20,364	142,917
Share-based payment under Employees' Share Scheme ("ESS")	-	-	-	-	-	-	-	-	1,458	-	-	1,458	-	1,458
Effects of net acquisition from/disposal to non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	-	8,475	8,475
Transfer to statutory reserve	-	-	-	313	-	-	-	-	-	-	(313)	-	-	-
Transfer to regulatory reserve	-	-	-	-	254,487	-	-	-	-	-	(254,487)	-	-	-
Issue of shares pursuant to ESS	1,155,264	-	-	-	-	-	-	-	(66,152)	-	-	1,089,112	-	1,089,112
Issue of shares pursuant to Restricted Share Unit ("RSU")	45,940	-	(2,095)	-	-	-	-	-	(30,801)	-	-	(13,044)	-	-
Total transactions with shareholders/other equity movements	1,201,204	-	(2,095)	313	254,487	-	-	-	(96,953)	-	(267,844)	1,090,570	8,475	1,099,045
At 31 March 2018	45,451,584	-	(185,533)	203,371	2,331,662	-	262,377	(731,913)	123,892	(362,002)	26,153,859	73,247,297	2,235,032	75,482,329
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	-	-	-	-	-	227,983	-	-	-	-	1,702,797	1,702,797	42,307	1,745,104
Other comprehensive income/(loss)	-	-	-	-	-	-	-	130,555	(20,043)	-	338,495	338,495	5,767	344,262
Defined benefit plan actuarial gain	-	-	-	-	-	-	-	-	-	-	719	719	-	895
Share of associates' reserve	-	-	-	-	-	(7,133)	-	(45,921)	-	-	-	(53,054)	-	(53,054)
Net gain/(loss) on foreign exchange translation	-	-	-	-	-	-	235,116	176,476	-	-	-	176,476	(2,215)	174,261
Net gain on financial investments available-for-sale	-	-	-	-	-	-	-	-	-	-	225,116	7,806	242,922	
Net loss on net investment hedge	-	-	-	-	-	-	-	-	-	-	(20,762)	(20,762)	-	(20,762)
Total comprehensive income/(loss) for the period	-	-	-	-	-	227,983	-	130,555	(20,043)	1,702,797	2,041,292	2,041,292	48,074	2,089,366
Share-based payment under Employees' Share Scheme ("ESS")	-	-	-	-	-	-	-	-	5,353	-	-	5,353	-	5,353
Effect of changes in corporate structure within the Group	-	-	-	-	-	-	-	-	-	-	-	-	(1,376)	(1,376)
Effect of net acquisition from/disposal to non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	-	438	438
Transfer to share capital	28,878,703	(28,878,703)	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to statutory reserve	-	-	-	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	-	6,441
Issue of shares pursuant to Supplemental Restricted Share Unit ("SRSU")	935	-	-	-	-	-	-	-	(922)	-	(13)	-	-	-
Dividends	-	-	-	-	-	-	-	-	-	-	(13)	-	(11,522)	(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	(12,460)	(666)
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	1,994,706	72,563,523

* The retained profits of the Group include the non-distributable non-par surplus from an insurance subsidiary amounted to RM1,238.7 million (31 March 2017: RM1,216.4 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 2018						
	31 March 2018			31 December 2017		
	Full Commitment (RM'000)	Credit Equivalent Amount* (RM'000)	Risk-Weighted Amount* (RM'000)	Full Commitment (RM'000)	Credit Equivalent	