

# LAPORAN KEUANGAN KONSOLIDASIAN MALAYAN BANKING BERHAD

## PERUSAHAAN INDUK PT BANK MAYBANK INDONESIA Tbk



Jakarta, 16 Maret 2018  
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/OK.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 Desember 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 31 Desember 2017 yang telah dipublikasikan melalui surat kabar harian Media Indonesia pada tanggal 26 Februari 2018.

**Taswin Zakaria**  
Presiden Direktur

**Thilagavathy Nadason**  
Direktur Keuangan

	31 December 2017 (RM'000)	31 December 2016 (RM'000)
<b>ASSETS</b>		
Cash and short-term funds	50,334,290	58,140,545
Deposits and placements with financial institutions	16,988,391	13,444,630
Financial assets purchased under resale agreements	8,514,283	2,492,412
Financial assets at fair value through profit or loss	25,117,493	23,496,050
Financial investments available-for-sale	109,070,244	92,384,834
Financial investments held-to-maturity	20,184,773	15,021,597
Loans, advances and financing	485,584,362	477,774,903
Derivative assets	6,704,651	8,311,703
Reinsurance/retakaful assets and other insurance receivables	3,933,722	4,139,596
Other assets	9,698,140	10,525,560
Investment properties	753,555	758,488
Statutory deposits with central banks	15,397,213	15,384,134
Interest in associates and joint ventures	2,772,324	3,210,436
Property, plant and equipment	2,635,018	2,595,497
Intangible assets	6,753,939	7,345,524
Deferred tax assets	859,318	930,344
<b>TOTAL ASSETS</b>	<b>765,301,766</b>	<b>735,956,253</b>
<b>LIABILITIES</b>		
Customer's funding:		
- Deposits from customers	502,017,445	485,523,920
- Investment accounts of customers	24,555,445	31,544,587
Deposits and placements from financial institutions	42,598,131	30,854,693
Obligations on financial assets sold under repurchase agreements	5,367,086	2,957,951
Derivative liabilities	7,221,015	8,828,060
Financial liabilities at fair value through profit or loss	6,375,815	3,587,230
Bills and acceptances payable	1,894,046	1,808,066
Insurance/retakaful contract liabilities and other insurance payables	25,118,843	23,948,719
Other liabilities	19,179,140	17,288,306
Recourse obligation on loans and financing sold to Cagamas	1,543,501	974,588
Provision for taxation and zakat	746,494	419,729
Deferred tax liabilities	732,079	777,826
Borrowings	34,505,618	34,867,056
Subordinated obligations	11,979,323	15,900,706
Capital securities	6,284,180	6,199,993
<b>TOTAL LIABILITIES</b>	<b>690,118,161</b>	<b>665,481,430</b>
<b>EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK</b>	<b>44,250,380</b>	<b>10,193,200</b>
Share capital	-	28,878,703
Share premium	(183,438)	(125,309)
Shares held-in-trust	25,268,743	14,408,695
Retained profits	3,652,929	15,160,442
Reserves	72,988,614	68,515,731
Non-controlling interests	2,194,991	1,959,092
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>765,301,766</b>	<b>735,956,253</b>
<b>COMMITMENTS AND CONTINGENCIES</b>	<b>811,374,001</b>	<b>766,438,609</b>

	1 January 2017 to 31 December 2017 (RM'000)	1 January 2016 to 31 December 2016 (RM'000)
Interest income	22,056,334	20,940,499
Interest expense	(9,909,293)	(9,582,029)
<b>Net interest income</b>	<b>12,147,041</b>	<b>11,358,470</b>
Income from Islamic Banking Scheme operations	4,900,251	4,189,242
Net earned insurance premiums	5,250,890	4,444,057
Other operating income	6,027,304	6,289,283
<b>Total operating income</b>	<b>28,325,486</b>	<b>26,281,052</b>
Net insurance benefits and claims incurred, net fee and commission expenses, change in expense liabilities and taxation of life and takaful fund	(5,057,130)	(4,107,909)
<b>Net operating income</b>	<b>23,268,356</b>	<b>22,173,143</b>
Overhead expenses	(11,357,058)	(10,487,156)
<b>Operating profit before impairment losses</b>	<b>11,911,298</b>	<b>11,685,987</b>
Allowances for impairment losses on loans, advances, financing, and other debts, net	(1,959,060)	(2,832,748)
Allowances for impairment losses on financial investments, net	(68,762)	(182,253)
<b>Operating profit</b>	<b>9,883,476</b>	<b>8,670,986</b>
Share of profits in associates and joint ventures	214,620	173,464
<b>Profit before taxation and zakat</b>	<b>10,098,096</b>	<b>8,844,450</b>
Taxation and zakat	(2,301,222)	(1,880,558)
<b>Profit for the year</b>	<b>7,796,874</b>	<b>6,963,892</b>
Attributable to:		
Equity holders of the Bank	7,520,542	6,742,992
Non-controlling interests	276,332	220,900
<b>Earnings per share attributable to equity holders of the Bank</b>		
Basic	72.04 sen	67.84 sen
Fully Diluted	72.02 sen	67.84 sen

	1 January 2017 to 31 December 2017 (RM'000)	1 January 2016 to 31 December 2016 (RM'000)
<b>Profit for the year</b>	<b>7,796,874</b>	<b>6,963,892</b>
<b>Other comprehensive income/(loss):</b>		
Items that will not be reclassified subsequently to profit or loss:		
Defined benefit plan actuarial gain/(loss)	15,806	(2,043)
Income tax effect	(2,846)	(472)
Share of change in associates' reserve	-	(10)
<b>Items that may be reclassified subsequently to profit or loss</b>	<b>12,960</b>	<b>(2,525)</b>
Net gain on financial investments available-for-sale	430,576	319,941
Income tax effect	(104,647)	(82,871)
Net (loss)/gain on foreign exchange translation	(2,285,427)	1,310,802
Net loss on cash flow hedge	(447)	(1,157)
Net gain on net investment hedge	69,135	21,197
Net loss on revaluation reserve	(3,689)	(3,689)
Share of change in associates' reserve	(469,079)	41,941
<b>Other comprehensive (loss)/income for the year, net of tax</b>	<b>(2,359,889)</b>	<b>1,606,164</b>
<b>Other comprehensive income for the year</b>	<b>5,449,945</b>	<b>8,567,531</b>
<b>Other comprehensive (loss)/income for the year attributable to:</b>		
Equity holders of the Bank	(2,352,812)	1,595,032
Non-controlling interests	5,883	8,607
<b>Total comprehensive income for the year attributable to:</b>	<b>(2,346,929)</b>	<b>1,603,639</b>
Equity holders of the Bank	5,167,730	8,338,024
Non-controlling interests	282,215	229,507
<b>Total comprehensive income for the year</b>	<b>5,449,945</b>	<b>8,567,531</b>

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

	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)		
<b>At 1 January 2017</b>	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 financial year	-	-	-	-	-	-	-	-	-	7,520,542	7,520,542	276,332	7,796,874
Other comprehensive income/(loss)	-	-	-	-	-	298,747	(2,733,305)	-	81,746	(2,352,812)	(2,352,812)	5,883	(2,346,929)
Defined benefit plan actuarial gain/(loss)	-	-	-	-	-	-	-	-	13,058	-	13,058	(98)	12,960
Share of associates' reserve	-	-	-	-	-	(36,768)	(432,311)	-	-	(469,079)	(469,079)	-	(469,079)
Net (loss)/gain on foreign exchange translation	-	-	-	-	-	-	(2,300,994)	-	-	(2,300,994)	(2,300,994)	15,567	(2,285,427)
Net gain/(loss) on financial investments available-for-sale	-	-	-	-	-	335,515	-	-	-	335,515	335,515	-	335,515
Net gain on net investment hedge	-	-	-	-	-	-	-	-	69,135	-	69,135	-	69,135
Net loss on cash flow hedge	-	-	-	-	-	-	-	-	(447)	-	(447)	-	(447)
<b>Total comprehensive income/(loss) for the financial year</b>	-	-	-	-	-	298,747	(2,733,305)	-	81,746	7,520,542	5,167,730	282,215	5,449,945
Share-based payment under Employees' Share Scheme ("ESS")	-	-	-	-	-	-	-	18,190	-	-	18,190	-	18,190
Effect of changes in corporate structure within the Group	-	-	-	-	-	-	-	-	-	-	-	53,682	53,682
Transfer from share premium	28,878,703	(28,878,703)	-	-	-	-	-	-	-	-	-	-	-
Transfer from statutory reserve	-	-	-	(10,731,889)	-	-	-	-	-	10,731,889	-	-	-
Transfer from regulatory reserve	-	-	-	-	1,689,288	-	-	-	-	(1,689,288)	-	-	-
Transfer from revaluation reserve	-	-	-	-	-	-	-	-	(10,575)	10,575	-	-	-
Issue of shares pursuant to ESS	1,445,239	-	-	-	-	-	-	(85,792)	-	-	1,359,447	-	1,359,447
Issue of shares pursuant to Restricted Share Unit ("RSU")	38,118	-	(3)	-	-	-	-	(33,002)	-	(5,113)	3,013	-	3,013
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")	3,644,186	-	(8,127)	-	-	-	-	-	-	-	3,636,059	(99,998)	3,636,059
Dividends paid	-	-	-	-	-	-	-	-	-	(5,708,543)	(5,708,543)	(99,998)	(5,808,541)
<b>Total transactions with shareholders/other equity movements</b>	<b>34,057,180</b>	<b>(28,878,703)</b>	<b>(8,129)</b>	<b>(10,731,889)</b>	<b>1,689,288</b>	<b>-</b>	<b>-</b>	<b>(101,525)</b>	<b>(10,575)</b>	<b>3,339,506</b>	<b>(694,847)</b>	<b>(46,316)</b>	<b>(741,163)</b>
<b>At 31 December 2017</b>	<b>44,250,380</b>	<b>-</b>	<b>(183,438)</b>	<b>203,058</b>	<b>2,747,285</b>	<b>29,616</b>	<b>858,752</b>	<b>219,387</b>	<b>(405,169)</b>	<b>25,268,743</b>	<b>72,988,614</b>	<b>2,194,991</b>	<b>75,183,605</b>
<b>At 1 January 2016</b>	44,250,380	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 financial year	-	-	-	-	-	-	-	-	-	6,742,992	6,742,992	220,900	6,963,892
Other comprehensive income	-	-	-	-	-	233,917	(3,768)	-	14,102	(2,239)	1,595,032	8,607	1,603,639
Defined benefit plan actuarial loss	-	-	-	-	-	-	-	-	(10)	-	(2,239)	(276)	(2,515)
Share of associates' reserve	-	-	-	-	-	-	45,709	-	(10)	-	41,931	-	41,931
Net gain on foreign exchange translation	-	-	-	-	-	-	1,301,304	-	-	-	1,301,304	9,498	1,310,802
Net gain/(loss) on financial investments available-for-sale	-	-	-	-	-	-	237,685	-	-	-	237,685	(615)	237,070
Net gain on net investment hedge	-	-	-	-	-	-	-	-	21,197	-	21,197	-	21,197
Net loss on cash flow hedge	-	-	-	-	-	-	-	-	(1,157)	-	(1,157)	-	(1,157)
Net loss on revaluation reserve	-	-	-	-	-	-	-	-	(3,689)	-	(3,689)	-	(3,689)
<b>Total comprehensive income for the financial year</b>	-	-	-	-	-	233,917	1,347,013	-	14,102	6,742,992	8,338,024	229,507	8,567,531
Share-based payment under Employees' Share Scheme ("ESS")	-	-	-	-	-	-	-	27,612	-	13,060	40,672	-	40,672
Effect of changes in corporate structure within the Group	-	-	-	-	-	-	-	-	-	-	-	6,195	6,195
Transfer from statutory reserve	-	-	-	478,485	-	-	-	-	-	(478,485)	-	-	-
Transfer from regulatory reserve	-	-	-	-	(189,512)	-	-	-	-	189,512	-	-	-
Transfer from profit equalisation reserve	-	-	-	-	-	-	-	-	(34,456)	34,456	-	-	-
Issue of shares pursuant to ESS	8,598	70,501	-	-	-	-	-	(4,707)	-	-	74,392	-	74,392
Issue of shares pursuant to Restricted Share Unit ("RSU")	3,156	25,687	-	-	-	-	-	(29,903)	-	1,060	-	-	-
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")	419,511	2,880,595	(5,564)	-	-	-	-	-	-	-	3,294,542	-	3,294,542
Dividends paid	-	-	-	-	-	-	-	-	-	(4,926,889)	(4,926,889)	(95,077)	(5,021,966)
<b>Total transactions with shareholders/other equity movements</b>	<b>431,449</b>	<b>2,978,227</b>	<b>(5,564)</b>	<b>478,485</b>	<b>(189,512)</b>	<b>-</b>	<b>-</b>	<b>(8,611)</b>	<b>(34,456)</b>	<b>(5,167,301)</b>	<b>(1,517,283)</b>	<b>(88,882)</b>	<b>(1,606,165)</b>
<b>At 31 December 2016</b>	<b>10,193,200</b>	<b>28,878,703</b>	<b>(125,309)</b>	<b>10,9</b>									