

LAPORAN KEUANGAN KONSOLIDASIAN MALAYAN BANKING BERHAD PERUSAHAAN INDUK PT BANK MAYBANK INDONESIA Tbk

Jakarta, 11 Maret 2019
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 Desember 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 dan IAS 34 Interim Financial Reporting.

Laporan keuangan di bawah ini merupakan bagian dari Laporan Keuangan Konsolidasian PT Bank Maybank Indonesia Tbk per 31 Desember 2018 yang telah dipublikasikan melalui surat kabar harian Bisnis Indonesia pada tanggal 15 Februari 2019.

Taswin Zakaria
Presiden Direktur

Thilagavathy Nadason
Direktur Keuangan

MALAYAN BANKING BERHAD (Incorporated in Malaysia) AUDITED CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2018		
	31 December 2018 (RM'000)	31 December 2017 (RM'000)
ASSETS		
Cash and short-term funds	55,025,127	50,334,290
Deposits and placements with financial institutions	12,502,877	16,988,391
Financial assets purchased under resale agreements	4,030,245	8,514,283
Financial assets designated upon initial recognition at fair value through profit or loss	15,716,038	13,187,127
Financial investments at fair value through profit or loss	14,252,900	-
Financial investments held-for-trading	-	11,930,366
Financial investments at fair value through other comprehensive income	120,913,888	-
Financial investments available-for-sale	-	109,070,244
Financial investments at amortised cost	27,069,261	-
Financial investments held-to-maturity	-	20,184,773
Loans, advances and financing to financial institutions	1,576,199	2,026,276
Loans, advances and financing to customers	505,507,620	483,558,086
Derivative assets	6,963,521	6,704,651
Reinsurance/retakaful assets and other insurance receivables	3,800,047	3,933,772
Other assets	9,873,340	9,998,140
Investment properties	895,769	753,555
Statutory deposits with central banks	16,264,849	15,397,213
Interest in associates and joint ventures	2,300,299	2,772,324
Property, plant and equipment	2,495,825	2,635,018
Intangible assets	6,718,327	6,753,939
Deferred tax assets	1,085,549	859,318
TOTAL ASSETS	806,991,681	765,301,766
LIABILITIES		
Customers' funding :		
- Deposits from customers	532,732,623	502,017,445
- Investment accounts of customers	23,565,061	24,555,445
Deposits and placements from financial institutions	43,850,577	42,598,131
Obligations on financial assets sold under repurchase agreements	13,797,993	5,367,086
Derivative liabilities	7,975,784	7,221,015
Financial liabilities at fair value through profit or loss	8,892,691	6,375,815
Bills and acceptances payable	1,508,658	1,894,046
Insurance/retakaful contract liabilities and other insurance payables	26,853,102	25,118,843
Other liabilities	21,788,671	19,179,140
Recourse obligation on loans and financing sold to Cagamas	1,547,272	1,543,501
Provision for taxation and zakat	395,792	746,494
Deferred tax liabilities	497,966	732,079
Borrowings	31,600,197	34,505,618
Subordinated obligations	10,717,005	11,979,323
Capital securities	3,531,029	6,284,180
TOTAL LIABILITIES	729,254,421	690,118,161
EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK		
Share capital	46,747,442	44,250,380
Shares held-in-trust	-	(183,438)
Retained profits	25,985,583	25,268,743
Reserves	2,597,102	3,652,929
	75,330,127	72,988,614
Non-controlling interests	2,407,133	2,194,991
	77,737,260	75,183,605
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	806,991,681	765,301,766
COMMITMENTS AND CONTINGENCIES		
	872,955,128	811,374,001

(These audited 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) AUDITED INCOME STATEMENT FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018			
	1 January 2018 to 31 December 2018 (RM'000)	1 January 2017 to 31 December 2017 (RM'000)	
Interest income	23,193,671	22,056,334	
Interest expense	(11,120,765)	(9,909,293)	
Net interest income	12,072,906	12,147,041	
Income from Islamic Banking Scheme operations	5,611,704	4,900,251	
Net earned insurance premiums	5,933,563	5,250,890	
Other operating income	4,918,997	6,027,304	
Total operating income	28,537,170	28,325,486	
Net insurance benefits and claims incurred, net fee and commission expenses, change in expense liabilities and taxation of life and takaful fund	(4,907,529)	(5,087,342)	
Net operating income	23,629,641	23,238,144	
Overhead expenses	(11,213,667)	(11,326,846)	
Operating profit before impairment losses	12,415,974	11,911,298	
Allowances for impairment losses on loans, advances, financing, and other debts, net	(1,591,256)	(1,955,060)	
Allowances for impairment losses on financial investments, net	(47,685)	(68,762)	
Writeback of impairment losses on other financial assets, net	26,028	-	
Operating profit	10,803,061	9,883,476	
Share of profits in associates and joint ventures	98,285	214,620	
Profit before taxation and zakat	10,901,346	10,098,096	
Taxation and zakat	(2,545,410)	(2,301,222)	
Profit for the year	8,355,936	7,796,874	
Attributable to:			
Equity holders of the Bank	8,113,260	7,520,542	
Non-controlling interests	242,676	276,332	
Earnings per share attributable to equity holders of the Bank			
Basic	74.20 sen	72.04 sen	
Fully Diluted	74.20 sen	72.02 sen	

MALAYAN BANKING BERHAD (Incorporated in Malaysia) AUDITED STATEMENT OF COMPREHENSIVE INCOME FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018			
	1 January 2018 to 31 December 2018 (RM'000)	1 January 2017 to 31 December 2017 (RM'000)	
Profit for the year	8,355,936	7,796,874	
Other comprehensive income/(loss):			
Items that will not be reclassified subsequently to profit or loss:			
Defined benefit plan actuarial gain	61,859	15,806	
Income tax effect	(1,426)	(2,846)	
Net gain on disposal of financial investments at fair value through other comprehensive income	18,337	-	
	78,770	12,960	
Items that may be reclassified subsequently to profit or loss:			
Net gain on financial assets at fair value through other comprehensive income	4,062	-	
- Net gain from change in fair value	1,410	-	
- Changes in expected credit losses	10,864	-	
- Income tax effect	(8,212)	-	
Net gain on financial investments available-for-sale	-	325,929	
- Net gain from change in fair value	-	430,576	
- Income tax effect	-	(104,647)	
Net loss on foreign exchange translation	(267,630)	(2,285,427)	
Net gain/(loss) on cash flow hedge	879	(447)	
Net gain on net investment hedge	7,017	69,135	
Share of change in associates' reserve	(512,919)	(469,079)	
	(768,591)	(2,359,889)	
Other comprehensive loss for the year, net of tax	(689,821)	(2,346,929)	
Total comprehensive income for the year	7,666,115	5,449,945	
Other comprehensive loss for the year attributable to:			
Equity holders of the Bank	(693,094)	(2,352,812)	
Non-controlling interests	3,273	5,883	
	(689,821)	(2,346,929)	
Total comprehensive income for the year attributable to:			
Equity holders of the Bank	7,420,166	5,167,730	
Non-controlling interests	245,949	282,215	
	7,666,115	5,449,945	

MALAYAN BANKING BERHAD (Incorporated in Malaysia)

AUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 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)	
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	-	-	-	-	(760,280)	-	459,319	-	-	-	(1,097,608)	(1,396,567)	-	(1,396,567)
- effect of adopting MFRS 9	-	-	-	-	1,987,007	-	-	-	-	-	1,999,141	1,396,567	-	1,396,567
At 1 January 2018, as restated	44,250,380	-	(183,438)	203,058	1,987,007	-	488,935	858,752	219,387	(405,169)	24,171,135	71,590,047	2,206,193	73,796,240
Profit for the financial year	-	-	-	-	-	-	-	-	-	-	8,113,260	242,676	-	8,355,936
Other comprehensive (loss)/income	-	-	-	-	-	(31,890)	(745,242)	-	-	65,701	18,337	(693,094)	3,273	(689,821)
Defined benefit plan actuarial gain	-	-	-	-	-	-	-	-	-	-	57,805	-	2,638	60,433
Share of associates' reserve	-	-	-	-	-	-	-	-	-	-	(512,919)	-	-	(512,919)
Net (loss)/gain on foreign exchange translation	-	-	-	-	-	(35,659)	(477,260)	-	-	-	(267,982)	-	352	(267,630)
Net gain on financial investments at fair value through other comprehensive income	-	-	-	-	-	3,769	-	-	-	-	-	-	-	3,769
Net gain on disposal of financial investments at fair value through other comprehensive income	-	-	-	-	-	-	-	-	-	-	-	-	293	4,062
Net gain on net investment hedge	-	-	-	-	-	-	-	-	-	7,017	18,337	7,017	-	18,337
Net gain on cash flow hedge	-	-	-	-	-	-	-	-	-	879	-	879	-	879
Total comprehensive (loss)/income for the financial year	-	-	-	-	-	(31,890)	(745,242)	-	-	65,701	8,131,597	7,420,166	245,949	7,666,115
Share-based payment under Employees' Share Scheme ("ESS")	-	-	-	-	-	-	-	-	1,457	-	-	-	-	1,457
Effect of changes in corporate structure within the Group	-	-	-	-	-	-	-	-	-	(5,362)	(5,362)	-	45,736	40,374
Effect of rights issue of a subsidiary	-	-	-	-	-	-	-	-	-	-	-	-	3,514	3,514
Transfer to statutory reserve	-	-	-	35,951	-	-	-	-	-	-	(35,951)	-	-	-
Transfer to regulatory reserve	-	-	-	-	140,283	-	-	-	-	-	(140,283)	-	-	-
Transfer from revaluation reserve	-	-	-	-	-	-	-	-	-	(284)	284	-	-	-
Utilisation of shares under ESOS Trust Fund Pool	-	-	106,763	-	-	-	-	-	-	-	3,012	109,775	-	109,775
Disposal of shares under ESOS Trust Fund Pool	-	-	75,967	-	-	-	-	-	-	-	8,732	84,699	-	84,699
ESS forfeited upon expiration of ESS	-	-	-	-	-	-	-	-	-	-	100,279	-	-	100,279
Issue of shares pursuant to ESS	1,532,436	-	-	-	-	-	-	-	(100,279)	-	-	1,444,752	-	1,444,752
Issue of shares pursuant to Restricted Share Unit ("RSU")	45,941	-	-	-	-	-	-	-	(87,684)	-	-	-	-	(41,743)
Shares vested under RSU and Supplemental Restricted Share Unit ("SRSU")	-	-	708	-	-	-	-	-	(32,275)	-	-	(13,666)	-	(45,943)
Issue of shares pursuant to Dividend Reinvestment Plan ("DRP")	918,685	-	-	-	-	-	-	-	(606)	-	-	(102)	-	918,685
Dividends paid	-	-	-	-	-	-	-	-	-	-	(6,234,092)	(6,234,092)	(94,259)	(6,328,351)
Total transactions with shareholders/other equity movements	2,497,062	-	183,438	35,951	140,283	-	-	-	(219,387)	(284)	(6,317,149)	(3,680,086)	(45,009)	(3,725,095)
At 31 December 2018	46,747,442	-	-	239,009	2,127,290	-	457,045	113,510	-	(339,752)	25,985,583	75,330,127	2,407,133	77,737,260
At 1 January 2017	44,250,380	-	-	203,058	1,987,007	-	488,935	858,752	219,387	(405,169)	24,171,135	71,590,047	2,206,193	73,796,240
Profit for the financial year	-	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
Other comprehensive (loss)/income	-	-	-	-	-	298,747	(2,733,305)	-	81,746	7,520,542	7,520,542	(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)	-	-	-	-	-	(469,079)	-	(469,079)
Net (loss)/gain on foreign exchange translation	-	-	-	-	-	-	-	-	-	-	-	(2,300,994)	15,567	(2,285,427)
Net gain/(loss) on financial investments available-for-sale	-	-	-	-	-	335,515	-	-	-	-	-	335,515	(9,586)	325,929
Net gain on net investment hedge	-	-	-	-	-	-	-	-	-	69,135	-	69,135	-	69,135
Net loss on cash flow hedge	-	-	-	-	-	-	-	-	-	(447)	-	(447)	-	(447)
Total comprehensive income/(loss) for the financial year	-	28,878,703	(125,309)	10										