

LAPORAN KEUANGAN KONSOLIDASIAN MALAYAN BANKING BERHAD (PERUSAHAAN INDUK PT BANK INTERNASIONAL INDONESIA Tbk)

Jakarta, 8 September 2015
S.E & O
Board of Directors



Maybank

Sesuai dengan 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 11/SEOJK.03/2015 tanggal 17 April 2015 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 tanggal 30 Juni 2015.
Laporan keuangan di bawah ini merupakan bagian dari Laporan Keuangan Konsolidasian PT Bank Internasional Indonesia Tbk per 30 Juni 2015 yang telah dipublikasikan melalui surat kabar harian Media Indonesia pada tanggal 31 Juli 2015.

Taswin Zakaria

Thilagavathy Nadason

MALAYAN BANKING BERHAD (Incorporated in Malaysia) UNAUDITED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION AS AT 30 JUNE 2015		
	30 June 2015 (RM'000)	31 December 2014 (RM'000)
ASSETS		
Cash and short-term funds	47,661,583	52,852,860
Deposits and placements with financial institutions	16,769,041	16,106,137
Financial assets purchased under resale agreements	1,638,620	3,625,291
Financial assets at fair value through profit or loss	17,625,274	23,705,323
Financial investments available-for-sale	86,811,370	82,630,704
Financial investments held-to-maturity	13,995,914	9,574,538
Loans, advances and financing	427,015,485	403,513,121
Derivative assets	5,710,015	4,544,001
Reinsurance/retakaful assets and other insurance receivables	4,873,485	4,972,063
Other assets	11,952,425	10,659,736
Investment properties	649,732	595,493
Statutory deposits with central banks	15,839,297	15,141,244
Interest in associates and joint ventures	2,878,071	2,527,940
Property, plant and equipment	2,692,947	2,688,140
Intangible assets	6,346,279	6,261,415
Deferred tax assets	767,006	901,950
TOTAL ASSETS	663,226,544	640,299,956
LIABILITIES		
Deposits from customers	453,461,491	439,569,384
Deposits and placements from financial institutions	56,920,630	57,387,398
Obligations on financial assets sold under repurchase agreements	2,996,564	3,166,372
Bills and acceptances payable	2,125,080	2,017,579
Derivative liabilities	5,759,080	5,320,499
Insurance/takaful contract liabilities and other insurance payables	24,426,882	24,798,833
Other liabilities	12,373,808	11,147,565
Recourse obligation on loans and financing sold to Cagamas	1,111,421	1,058,860
Provision for taxation and zakat	472,349	325,192
Deferred tax liabilities	716,287	702,660
Borrowings	22,739,043	18,521,899
Subordinated obligations	16,070,434	15,640,057
Capital securities	5,815,815	5,902,483
TOTAL LIABILITIES	604,988,884	585,558,781
EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK		
Share capital	9,536,996	9,319,030
Share premium	24,436,199	22,747,922
Shares held-in-trust	(117,069)	(113,463)
Retained profits	12,075,345	12,387,977
Reserves	10,582,410	8,633,103
	56,513,881	52,974,569
Non-controlling interests	1,723,779	1,766,606
	58,237,660	54,741,175
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	663,226,544	640,299,956
COMMITMENTS AND CONTINGENCIES	674,241,124	551,960,251

MALAYAN BANKING BERHAD (Incorporated in Malaysia) UNAUDITED INCOME STATEMENTS FOR THE FINANCIAL HALF YEAR ENDED 30 JUNE 2015		
	1 January 2015 to 30 June 2015 (RM'000)	1 January 2014 to 30 June 2014 (RM'000)
Interest income	9,443,829	8,581,221
Interest expense	(4,158,924)	(3,780,970)
Net interest income	5,284,905	4,800,251
Income from Islamic Banking Scheme operations	1,899,849	1,617,651
Net earned insurance premiums	2,037,423	1,951,661
Other operating income	2,756,004	2,597,032
Total operating income	11,978,181	10,966,595
Net insurance benefits and claims incurred, net fee and commission expenses, change in expense liabilities and taxation of life and takaful fund	(2,102,267)	(2,052,086)
Net operating income	9,875,914	8,914,509
Overhead expenses	(4,907,906)	(4,254,804)
Operating profit before impairment losses	4,968,008	4,659,705
Allowances for impairment losses on loans, advances, financing and other debts, net (Allowances for)/writeback of impairment losses on financial investments, net	(548,905)	(364,455)
Operating profit	4,274,418	4,380,866
Share of profits in associates and joint ventures	118,078	73,736
Profit before taxation and zakat	4,392,496	4,454,602
Taxation and zakat	(1,059,126)	(1,201,277)
Profit for the period	3,333,370	3,253,325
Attributable to:		
Equity holders of the Bank	3,284,919	3,177,116
Non-controlling interests	48,451	76,209
Earnings per share attributable to equity holders of the Bank	3,333,370	3,253,325
Basic	35.02 sen	35.55 sen
Fully diluted	35.02 sen	35.48 sen

MALAYAN BANKING BERHAD (Incorporated in Malaysia) UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME FOR THE FINANCIAL HALF YEAR ENDED 30 JUNE 2015		
	1 January 2015 to 30 June 2015 (RM'000)	1 January 2014 to 30 June 2014 (RM'000)
Profit for the period	3,333,370	3,253,325
Other comprehensive income/(loss) :		
Items that will not be reclassified subsequently to profit or loss :		
Defined benefit plan actuarial gain/(loss)	35,087	(12,307)
Income tax effect	(8,049)	3,090
Share of associates' reserve	-	1
	27,038	(9,216)
Items that may be reclassified subsequently to profit or loss :		
Net (loss)/gain on financial investments available-for-sale	303,008	345,860
Income tax effect	(72,244)	(86,608)
Net gain/(loss) on foreign exchange translation	1,125,654	(144,633)
Net (loss)/gain on cash flow hedge	1,098	(4,042)
Net (loss)/gain on net investment hedge	(213,282)	18,586
Net gain on revaluation reserve	28	24
Share of change in associates' reserve	259,128	64,771
	1,403,390	192,958
Other comprehensive income/(loss) for the period, net of tax	1,430,428	184,742
Total comprehensive income for the period	4,763,798	3,438,067
Other comprehensive income for the period attributable to :		
Equity holders of the Bank	1,424,647	200,125
Non-controlling interests	5,781	(15,383)
	1,430,428	184,742
Total comprehensive income for the period attributable to :		
Equity holders of the Bank	4,709,566	3,377,241
Non-controlling interests	54,232	60,826
	4,763,798	3,438,067

MALAYAN BANKING BERHAD (Incorporated in Malaysia) UNAUDITED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE FINANCIAL HALF YEAR ENDED 30 JUNE 2015													
	Attributable to equity holders of the Bank											Non-controlling Interests (RM'000)	Total Equity (RM'000)
	Share Capital					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 Reserve (RM'000)	*Retained Profits (RM'000)	Total Shareholders' Equity (RM'000)		
At 1 January 2015	9,319,030	22,747,922	(113,463)	10,396,000	274,500	(321,842)	(1,917,500)	298,366	(96,421)	12,387,977	52,974,569	1,766,606	54,741,175
Profit for the period	-	-	-	-	-	-	-	-	-	3,284,919	3,284,919	48,451	3,333,370
Other comprehensive income/(loss)	-	-	-	-	-	234,614	1,292,090	-	(102,057)	-	1,424,647	5,781	1,430,428
Defined benefit plan actuarial gain	-	-	-	-	-	-	-	-	-	26,280	26,280	758	27,038
Share of change in associates' reserve	-	-	-	-	-	12,445	162,864	-	83,819	-	259,128	-	259,128
Net gain on foreign exchange translation	-	-	-	-	-	-	1,129,226	-	-	-	1,129,226	(3,572)	1,125,654
Net gain on financial investments available-for-sale	-	-	-	-	-	222,169	-	-	-	-	222,169	8,595	230,764
Net loss on net investment hedge	-	-	-	-	-	-	-	-	(213,282)	-	(213,282)	-	(213,282)
Net gain on cash flow hedge	-	-	-	-	-	-	-	-	1,098	-	1,098	-	1,098
Net gain on revaluation reserve	-	-	-	-	-	-	-	-	28	-	28	-	28
Total comprehensive income/(loss) for the period	-	-	-	-	-	234,614	1,292,090	-	(102,057)	3,284,919	4,709,566	54,232	4,763,798
Share-based payment under Employees' Share Scheme ("ESS")	9,319,030	22,747,922	(113,463)	10,396,000	274,500	(87,228)	(625,410)	298,366	(198,478)	15,672,896	57,684,135	1,820,838	59,504,973
Effect of changes in corporate structure within the Group	-	-	-	-	-	-	-	29,194	-	-	29,194	-	29,194
Transfer to regulatory reserve	-	-	-	-	515,304	-	-	-	-	(515,304)	5,080	(19,604)	(14,524)
Transfer to statutory reserves	-	-	-	10,569	-	-	-	-	-	(10,569)	-	-	-
Issue of shares pursuant to ESS	11,539	96,393	-	-	-	-	-	(6,863)	-	-	101,069	-	101,069
Issue of shares pursuant to Restricted Share Unit ("RSU")	2,784	23,769	9	-	-	-	-	(22,555)	-	(4,007)	-	-	-
Issue of shares pursuant to Supplemental Restricted Share Unit ("SRSU")	110	910	-	-	-	-	-	(989)	-	(31)	-	-	-
Issue of shares pursuant to Dividend Reinvestment Plan ("DRP")	203,533	1,567,205	(3,615)	-	-	-	-	-	-	-	1,767,123	-	1,767,123
Dividends	-	-	-	-	-	-	-	-	-	(3,072,720)	(3,072,720)	(77,455)	(3,150,175)
Total transactions with shareholders/other equity movements	217,966	1,688,277	(3,606)	10,569	515,304	(87,228)	(625,410)	297,153	(198,478)	(3,587,551)	(1,370,254)	(97,059)	(1,267,313)
At 30 June 2015	9,536,996	24,436,199	(117,069)	10,406,569	789,804	(87,228)	(625,410)	297,153	(198,478)	12,075,345	56,513,881	1,723,779	58,237,660
At 1 January 2014	8,862,079	19,030,227	(107,248)	9,540,136	-	(604,112)	(2,727,793)	278,231	(21,597)	11,747,484	45,997,407	1,745,192	47,742,599
Profit for the period	-	-	-	-	-	-	-	-	-	3,177,116	3,177,116	76,209	3,253,325
Other comprehensive income/(loss)	-	-	-	-	-	309,167	(113,785)	-	4,743	-	200,125	(15,383)	184,742
Defined benefit plan actuarial loss	-	-	-	-	-	-	-	-	-	(9,826)	-	609	(9,217)
Share of change in associates' reserve	-	-	-	-	-	34,900	29,871	-	1	-	64,772	-	64,772
Net loss on foreign exchange translation	-	-	-	-	-	-	(143,656)	-	-	-	(143,656)	(977)	(144,633)
Net gain on financial investments available-for-sale	-	-	-	-	-	274,267	-	-	-	-	274,267	(15,015)	259,252
Net gain on net investment hedge	-	-	-	-	-	-	-	-	18,586	-	18,586	-	18,586
Net loss on cash flow hedge	-	-	-	-	-	-	-	-	(4,042)	-	(4,042)	-	(4,042)
Net gain on revaluation reserve	-	-	-	-	-	-	-	-	24	-	24	-	24
Total comprehensive income/(loss) for the period	-	-	-	-	-	309,167	(113,785)	-	4,743	3,177,116	3,377,241	60,826	3,438,067
Share-based payment under Employees' Share Scheme ("ESS")	8,862,079	19,030,227	(107,248)	9,540,136	-	(294,945)	(2,841,578)	278,231	(16,854)	14,924,600	49,374,648	1,806,018	51,180,666
Effect of changes in corporate structure within the Group	-	-	-	-	-	-	-	37,398	(697)	-	37,398	-	37,398
Transfer to statutory reserves	-	-	-	853,239	-	-	-	-	-	(853,239)	-	(16,583)	(16,583)
Issue of shares pursuant to ESS	22,533	188,679	-	-	-	-	-	(13,528)	-	-	197,684	-	197,684
Issue of shares pursuant to Restricted Share Unit ("RSU")	2,832	24,266	(351)	-	-	-	-	(20,253)	-	(6,494)	-	-	-
Issue of shares pursuant to Supplemental Restricted Share Unit ("SRSU")	139	1,228	-	-	-	-	-	(933)	-	(434)	-	-	-
Issue of shares pursuant to Dividend Reinvestment Plan ("DRP")	229,810	1,826,992	(3,326)	-	-	-	-	-	-	-	2,053,476	(20,045)	2,053,476
Dividends paid	-	-	-	-	-	-	-	-	-	(2,745,942)	(2,745,942)	(20,045)	(2,765,987)
Total transactions with shareholders/other equity movements	255,314	2,041,165	(3,677)	853,239	-	-	-	2,684	(697)	(3,605,412)	(457,384)	(36,628)	(494,012)
At 30 June 2014	9,117,393	21,071,392	(110,925)	10,393,375	-	(294,945)	(2,841,578)	280,915	(17,551)	11,319,188	48,917,264	1,769,390	50,686,654

* The retained profits of the Group include the non-distributable non-par surplus from an insurance subsidiary amounted to RM997.8 million (30 June 2014: RM877.6 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 JUNE 2015						
	30 June 2015			31 December 2014		
	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	12,571,448					