

LAPORAN KEUANGAN KONSOLIDASIAN MALAYAN BANKING BERHAD

PERUSAHAAN INDUK PT BANK MAYBANK INDONESIA Tbk

(d/h PT BANK INTERNASIONAL INDONESIA Tbk)



Jakarta, 24 Maret 2016
Board of Directors

(Signature)
Taswin Zakaria

(Signature)
Thilagavathy Nadason

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/SE/OK.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 pada tanggal 31 Desember 2015.

Laporan keuangan di bawah ini merupakan bagian dari Laporan Keuangan Konsolidasian PT Bank Maybank Indonesia Tbk per 31 Desember 2015 yang telah dipublikasikan melalui surat kabar harian Bisnis Indonesia dan Investor Daily pada tanggal 24 Februari 2016.

MALAYAN BANKING BERHAD (Incorporated in Malaysia) AUDITED CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2015		
	31 December 2015 (RM'000)	31 December 2014 (RM'000)
ASSETS		
Cash and short-term funds	55,647,407	52,852,860
Deposits and placements with financial institutions	13,618,339	16,106,137
Financial assets purchased under resale agreements	7,692,165	3,625,291
Financial assets at fair value through profit or loss	17,222,595	23,705,323
Financial investments available-for-sale	90,261,673	82,630,704
Financial investments held-to-maturity	14,682,130	9,574,538
Loans, advances and financing	453,492,587	403,513,121
Derivative assets	8,283,647	4,544,001
Reinsurance/retakaful assets and other insurance receivables	4,355,654	4,972,063
Other assets	12,388,512	10,659,736
Investment properties	716,818	595,493
Statutory deposits with central banks	16,266,412	15,141,244
Interest in associates and joint ventures	3,120,548	2,527,940
Property, plant and equipment	2,661,472	2,688,140
Intangible assets	6,958,462	6,261,415
Deferred tax assets	976,082	901,950
TOTAL ASSETS	708,344,503	640,299,956
LIABILITIES		
Deposits from customers	478,150,533	439,569,384
Investment accounts of customers	17,657,893	-
Deposits and placements from financial institutions	39,013,916	57,387,398
Obligations on financial assets sold under repurchase agreements	4,498,574	3,166,372
Bills and acceptances payable	1,803,180	2,017,579
Derivative liabilities	7,877,458	5,320,499
Insurance/takaful contract liabilities and other insurance payables	23,839,341	24,798,833
Other liabilities	13,029,588	11,147,565
Recourse obligation on loans and financing sold to Cagamas	1,174,345	1,058,860
Provision for taxation and zakat	85,224	325,192
Deferred tax liabilities	755,851	702,660
Borrowings	30,643,652	18,521,899
Subordinated obligations	20,252,116	15,640,057
Capital securities	6,049,375	5,902,483
TOTAL LIABILITIES	644,831,046	585,558,781
EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK		
Share capital	9,761,751	9,319,030
Share premium	25,900,476	22,747,922
Shares held-in-trust	(119,745)	(113,463)
Retained profits	12,833,004	12,387,977
Reserves	13,319,504	8,633,103
Non-controlling interests	61,694,990	52,974,569
	1,818,467	1,766,606
	63,513,457	54,741,175
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	708,344,503	640,299,956
COMMITMENTS AND CONTINGENCIES	719,694,730	551,960,251

MALAYAN BANKING BERHAD (Incorporated in Malaysia) AUDITED INCOME STATEMENT FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2015		
	1 January 2015 to 31 December 2015 (RM'000)	1 January 2014 to 31 December 2014 (RM'000)
Operating Revenue	40,556,371	35,712,006
Interest income	19,792,821	17,851,688
Interest expense	(8,678,676)	(8,147,985)
Net interest income	11,114,145	9,703,703
Income from Islamic Banking Scheme operations	3,938,637	3,271,211
Net earned insurance premiums	4,196,699	3,945,068
Other operating income	5,772,867	5,540,439
Total operating income	25,022,348	22,461,421
Net insurance benefits and claims incurred, net fee and commission expenses, change in expense liabilities and taxation of life and takaful fund	(3,784,427)	(3,930,819)
Net operating income	21,237,921	18,530,602
Overhead expenses	(10,285,040)	(9,111,312)
Operating profit before impairment losses	10,952,881	9,419,290
Allowances for impairment losses on loans, advances, financing and other debts, net	(1,683,557)	(400,392)
Allowances for impairment losses on financial investments, net	(329,022)	(70,440)
Operating profit	8,940,302	8,948,458
Share of profits in associates and joint ventures	211,246	163,125
Profit before taxation and zakat	9,151,548	9,111,583
Taxation and zakat	(2,165,160)	(2,200,540)
Profit for the financial year	6,986,388	6,911,043
Attributable to:		
Equity holders of the Bank	6,835,939	6,716,455
Non-controlling interests	150,449	194,588
	6,986,388	6,911,043
Earnings per share attributable to equity holders of the Bank		
Basic	72.03 sen	74.15 sen
Fully diluted	72.03 sen	74.14 sen

MALAYAN BANKING BERHAD (Incorporated in Malaysia) AUDITED STATEMENT OF COMPREHENSIVE INCOME FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2015		
	1 January 2015 to 31 December 2015 (RM'000)	1 January 2014 to 31 December 2014 (RM'000)
Profit for the financial year	6,986,388	6,911,043
Other comprehensive income/(loss) :		
<i>Items that will not be reclassified subsequently to profit or loss :</i>		
Defined benefit plan actuarial gain/(loss)	47,123	(4,996)
Income tax effect	(8,145)	(1,337)
	38,978	(6,333)
<i>Items that may be reclassified subsequently to profit or loss :</i>		
Net (loss)/gain on financial investments available-for-sale	(284,440)	309,123
Income tax effect	76,165	(81,241)
Net gain/(loss) on foreign exchange translation	3,692,259	888,549
Net gain/(loss) on cash flow hedge	2,781	(1,624)
Net loss on net investment hedge	(399,314)	(65,567)
Net gain on revaluation reserve	62	48
Share of change in associates' reserve	511,102	(37,543)
	3,598,616	1,011,745
Other comprehensive income for the year, net of tax	3,637,594	1,005,412
Total comprehensive income for the financial year	10,623,982	7,916,455
Other comprehensive income for the financial year attributable to :		
Equity holders of the Bank	3,621,773	1,018,436
Non-controlling interests	15,821	(13,024)
	3,637,594	1,005,412
Total comprehensive income for the financial year attributable to :		
Equity holders of the Bank	10,457,712	7,734,891
Non-controlling interests	166,270	181,564
	10,623,982	7,916,455

MALAYAN BANKING BERHAD (Incorporated in Malaysia) AUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2015														
	Attributable to equity holders of the Bank												Non-Controlling Interests (RM'000)	Total Equity (RM'000)
	Non-Distributable						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 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 financial year	-	-	-	-	-	-	-	-	-	6,835,939	6,835,939	150,449	6,986,388	
Other comprehensive (loss)/income	-	-	-	-	-	(181,206)	4,162,544	-	(359,565)	-	3,621,773	15,821	3,637,594	
Defined benefit plan actuarial gain	-	-	-	-	-	-	-	-	-	-	36,906	-	38,978	
Share of associates' reserve	-	-	-	-	-	36,914	474,188	-	-	-	511,102	-	511,102	
Net gain on foreign exchange translation	-	-	-	-	-	-	3,688,356	-	-	-	3,688,356	3,903	3,692,259	
Net loss on financial investments available-for-sale	-	-	-	-	-	(218,120)	-	-	-	-	(218,120)	9,846	(208,274)	
Net loss on net investment hedge	-	-	-	-	-	-	-	-	(399,314)	-	(399,314)	-	(399,314)	
Net gain on cash flow hedge	-	-	-	-	-	-	-	-	2,781	-	2,781	-	2,781	
Net gain on revaluation reserve	-	-	-	-	-	-	-	-	62	-	62	-	62	
Total comprehensive (loss)/income for the financial year	-	-	-	-	-	(181,206)	4,162,544	-	(359,565)	6,835,939	10,457,712	166,270	10,623,982	
	9,319,030	22,747,922	(113,463)	10,396,000	274,500	(503,048)	2,245,044	298,366	(455,986)	19,223,919	63,432,281	1,932,876	65,365,157	
Share-based payment under Employees' Share Scheme ("ESS")	-	-	-	-	-	-	-	62,933	-	-	62,933	-	62,933	
Effect of changes in corporate structure within the Group	-	-	-	-	-	-	-	-	-	5,537	5,537	(15,366)	(9,829)	
Transfer to statutory reserve	-	-	-	60,462	-	-	-	-	-	(60,462)	-	-	-	
Transfer to regulatory reserve	-	-	-	-	973,009	-	-	-	-	(973,009)	-	-	-	
Issue of shares pursuant to ESS	13,842	115,626	-	-	-	-	-	(8,233)	-	-	121,235	-	121,235	
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	-	-	-	-	-	(988)	-	(32)	-	-	-	
Issue of shares pursuant to Dividend Reinvestment Plan ("DRP")	425,985	3,012,249	(6,291)	-	-	-	-	-	-	-	3,431,943	(99,043)	3,431,943	
Dividends	-	-	-	-	-	-	-	-	-	(5,358,939)	(5,358,939)	(99,043)	(5,457,982)	
Total transactions with shareholders/other equity movements	442,721	3,152,554	(6,282)	60,462	973,009	-	-	31,157	-	(6,390,912)	11,737,291	(114,409)	(1,851,700)	
At 31 December 2015	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	
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 financial year	-	-	-	-	-	-	-	-	-	6,716,455	6,716,455	194,588	6,911,043	
Other comprehensive income/(loss)	-	-	-	-	-	282,270	810,293	-	(74,127)	-	1,018,436	(13,024)	1,005,412	
Defined benefit plan actuarial loss	-	-	-	-	-	-	-	-	(6,984)	-	(6,984)	651	(6,333)	
Share of associates' reserve	-	-	-	-	-	-	30,566	(68,109)	-	-	37,543	-	(37,543)	
Net gain on foreign exchange translation	-	-	-	-	-	-	-	878,402	-	-	878,402	10,147	888,549	
Net gain on financial investments available-for-sale	-	-	-	-	-	251,704	-	-	-	-	251,704	(23,822)	227,882	
Net loss on net investment hedge	-	-	-	-	-	-	-	-	(65,567)	-	(65,567)	-	(65,567)	
Net loss on cash flow hedge	-	-	-	-	-	-	-	-	(1,624)	-	(1,624)	-	(1,624)	
Net gain on revaluation reserve	-	-	-	-	-	-	-	-	48	-	48	-	48	
Total comprehensive income/(loss) for the financial year	-	-	-	-	-	282,270	810,293	-	(74,127)	6,716,455	7,734,891	181,564	7,916,455	
	8,862,079	19,030,227	(107,248)	9,540,136	-	(321,842)	(1,917,500)	278,231	(95,724)	18,463,939	53,732,298	1,926,756	55,659,054	
Share-based payment under Employees' Share Scheme ("ESS")	-	-	-	-	-	-	-	77,814	-	-	77,814	-	77,814	
Effect of changes in corporate structure within the Group	-	-	-	-	-	-	-	-	(697)	697	-	30,900	30,900	
Effect of rights issue of a subsidiary	-	-	-	-	-	-	-	-	-	-	-	7,152	7,152	
Transfer to statutory reserve	-	-	-	855,864	-	-	-	-	-	(855,864)	-	-	-	
Transfer to regulatory reserve	-	-	-	-	274,500	-	-	-	-	(274,500)	-	-	-	
Issue of shares pursuant to ESS	58,680	491,563	-	-	-	-	-	(35,218)	-	-	515,025	-	515,025	
Issue of shares pursuant to Restricted Share Unit ("RSU")	2,832	24,266	(351)	-	-	-	-	-	-	(6,494)	-	-	-	
Issue of shares pursuant to Supplemental Restricted Share Unit ("SRSU")	300	2,643	-	-	-	-	-	(2,208)	-	(735)	-	-	-	
Issue of shares pursuant to Dividend Reinvestment Plan ("DRP")	395,139	3,199,223	(5,864)	-	-	-	-	-	-	-	3,588,498	-	3,588,498	
Dividends	-	-	-	-	-	-	-	-	-	(4,939,066)	(4,939,066)	(198,202)	(5,137,268)	
Total transactions with shareholders/other equity movements	456,951	3,717,695	(6,215)	855,864	274,500	-	-	20,135	(697)	(6,075,962)	(757,729)	(160,150)	(917,879)	
At 31 December 2014	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</				