

Untuk memenuhi Peraturan Otoritas Jasa Keuangan ("POJK") No.6/POJK.03/2015 tanggal 31 Maret 2015 tentang Transparansi dan Publikasi Laporan Bank, yang telah diubah dengan POJK No.3/POJK.03/2016 tanggal 8 Agustus 2016 tentang Perubahan POJK No.6/POJK.03/2015 tentang Transparansi dan Publikasi Laporan Bank serta Surat Edaran Otoritas Jasa Keuangan No.10/SEOJK.03/2017 tanggal 24 Februari 2017 tentang Transparansi dan Publikasi Laporan Bank Umum Syariah dan Unit Usaha Syariah, maka pada surat kabar ini PT Bank Panin Dubai Syariah Tbk ("Panin Dubai Syariah Bank") turut mempublikasikan Laporan Keuangan Dubai Islamic Bank PJSC ("DIB") posisi 30 Juni 2019 (tidak diaudit), berupa:

- Laporan Posisi Keuangan (Neraca) Konsolidasian;
- Laba Rugi Konsolidasian dan Penghasilan Komprehensif lain;
- Perubahan Ekuitas dan
- Laporan Komitmen dan Kontinjensi.

Laporan Keuangan PT Bank Panin Indonesia Tbk ("Bank Panin") posisi 30 Juni 2019 (tidak diaudit) turut dipublikasikan di surat kabar ini, bersamaan dengan publikasi Laporan Keuangan Panin Dubai Syariah Bank dan DIB. Pada tanggal 30 Juni 2019, Bank Panin adalah selaku pemilik 53,70% saham Panin Dubai Syariah Bank dan DIB adalah selaku pemilik 38,25% saham Panin Dubai Syariah Bank. Laporan Keuangan Bank Panin dan Laporan Keuangan DIB masing-masing posisi 30 Juni 2019 (tidak diaudit) adalah merupakan bagian dari Laporan Keuangan Panin Dubai Syariah Bank posisi 30 Juni 2019 (tidak diaudit).

Jakarta, 30 Juni 2019
PT Bank Panin Dubai Syariah Tbk

Bratha
 Direktur


Dody Permadi Syarif
 Direktur



CONDENSED CONSOLIDATED INTERM STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2019		
	30 June 2019 AED'000	31 December 2018 AED'000
ASSETS		
Cash and balances with central banks	21,260,197	22,545,526
Due from banks and financial institutions	4,512,051	8,297,032
Islamic financing and investing assets, net	150,230,476	144,738,585
Investment in Islamic sukuk measured at amortised cost	32,240,140	31,178,525
Other investments measured at fair value	1,597,069	1,687,824
Investments in associates and joint ventures	1,964,195	1,928,629
Properties held for development and sale	1,476,941	1,448,975
Investment properties	5,024,222	4,495,054
Receivables and other assets	8,484,716	6,047,770
Property and equipment	1,380,334	1,314,239
Total assets	228,170,341	223,682,159
LIABILITIES AND EQUITY		
LIABILITIES		
Customers' deposits	156,897,380	155,657,316
Due to banks and financial institutions	16,942,741	13,203,228
Sukuk issued	12,355,025	12,370,968
Payables and other liabilities	8,724,693	8,323,903
Total liabilities	194,919,839	189,555,415
EQUITY		
Share capital	6,589,585	6,589,585
Tier 1 sukuk	6,427,750	7,346,000
Other reserves and treasury shares	10,860,963	10,860,963
Investments fair value reserve	(930,804)	(850,362)
Exchange translation reserve	(1,104,972)	(1,051,515)
Retained earnings	8,717,769	8,568,606
Equity attributable to owners of the Bank	30,560,291	31,463,277
Non-controlling interests	2,663,467	-
Total equity	33,223,758	34,126,744
Total liabilities and equity	228,170,341	223,682,159

CONDENSED CONSOLIDATED INTERM STATEMENT OF PROFIT OR LOSS (UNAUDITED) FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2019				
	Three-month period ended 30 June		Six-month period ended 30 June	
	2019 AED'000	2018 AED'000	2019 AED'000	2018 AED'000
NET INCOME				
Income from Islamic financing and investing transactions	2,730,614	2,320,204	5,413,326	4,414,685
Commissions, fees and foreign exchange income	335,080	370,670	769,639	781,364
Income from other investments measured at fair value, net	42,518	8,627	62,512	29,300
Income from properties held for development and sale, net	21,050	44,463	47,502	73,635
Income from investment properties	239,532	19,538	237,059	43,695
Share of profit from associates and joint ventures	53,611	28,742	87,311	103,559
Other income	152,229	87,220	364,143	128,381
Total income	3,574,634	2,879,544	6,861,551	5,776,799
Less: depositors' and sukuk holders' share of profit	(1,182,336)	(814,471)	(2,282,324)	(1,540,333)
Net income	2,392,298	2,065,073	4,699,227	4,036,466
OPERATING EXPENSES				
Personnel expenses	(401,470)	(399,127)	(805,875)	(802,956)
General and administrative expenses	(169,642)	(160,735)	(332,349)	(305,982)
Depreciation on investment properties	(9,651)	(6,287)	(18,629)	(19,448)
Depreciation of property and equipment	(20,758)	(30,680)	(43,717)	(58,759)
Total operating expenses	(601,521)	(597,029)	(1,200,771)	(1,187,125)
Net operating income before impairment charges	1,790,767	1,468,044	3,498,457	2,849,341
Impairment charges, net	(377,888)	(223,861)	(724,731)	(391,807)
Profit for the period before income tax expense	1,412,879	1,244,183	2,773,726	2,457,534
Income tax expense	(15,200)	(14,909)	(20,760)	(17,065)
Net profit for the period	1,397,679	1,229,274	2,752,966	2,440,529
Attributable to:				
Owners of the Bank	1,382,825	1,211,481	2,719,119	2,384,614
Non-controlling interests	14,854	17,793	33,847	55,915
Net profit for the period	1,397,679	1,229,274	2,752,966	2,440,529
Basic and diluted earnings per share (AED per share)	0.21	0.21	0.38	0.38

CONDENSED CONSOLIDATED INTERM STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED) FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2019				
	Three-month period ended 30 June		Six-month period ended 30 June	
	2019 AED'000	2018 AED'000	2019 AED'000	2018 AED'000
Net profit for the period	1,397,679	1,229,274	2,752,966	2,440,529
Other comprehensive income / (loss) items				
Items that will not be reclassified subsequently to profit or loss				
Fair value gain / (loss) on other investments carried at FVTOCI, net	(58,880)	2,540	(97,199)	(68,813)
Items that may be reclassified subsequently to profit or loss:				
Exchange differences on translation of foreign operations, net	(58,820)	(39,853)	(53,457)	(416,724)
Other comprehensive loss for the period	(117,700)	(37,313)	(150,656)	(485,537)
Total comprehensive income / (loss) for the period	1,279,979	1,191,961	2,602,310	1,954,992
Attributable to:				
Owners of the Bank	1,265,850	1,174,304	2,570,761	1,899,213
Non-controlling interests	14,121	17,657	31,549	55,779
Total comprehensive income for the period	1,279,979	1,191,961	2,602,310	1,954,992
CONTINGENT LIABILITIES AND COMMITMENTS				
	Unaudited 30 June	Audited 31 December		
	2019 AED'000	2018 AED'000		
Contingent liabilities and commitments:				
Letters of guarantee	13,733,995	13,580,728		
Letters of credit	1,828,349	1,851,911		
Irrevocable undrawn facilities commitments	18,570,218	17,818,629		
Total contingent liabilities and commitments	34,132,562	33,251,268		
Other commitments:				
Capital expenditure commitments	935,493	867,525		
Total other commitments	935,493	867,525		
Total contingent liabilities and commitments	35,068,055	34,118,793		

CONDENSED CONSOLIDATED INTERM STATEMENT OF CHANGES IN EQUITY (UNAUDITED) FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2019									
	Equity attributable to owners of the Bank								
	Share capital	Tier 1 sukuk	Other reserves and treasury shares	Investments fair value reserve	Exchange translation reserve	Retained earnings	Total	Non-controlling interests	Total equity
	AED'000	AED'000	AED'000	AED'000	AED'000	AED'000	AED'000	AED'000	AED'000
Balance at 1 January 2018	4,942,189	7,346,000	7,785,557	(615,389)	(484,615)	6,964,089	25,937,831	2,942,687	28,880,518
Cumulative effect of adopting IFRS 9	-	-	(381,861)	-	-	(296,559)	(678,420)	-	(1,043,085)
Balance at 1 January 2018 - restated	4,942,189	7,346,000	7,403,696	(615,389)	(484,615)	6,667,530	25,259,411	2,578,022	27,837,433
Net profit for the period	-	-	-	-	-	2,384,614	2,384,614	55,915	2,440,529
Other comprehensive loss for the period	-	-	-	-	(68,677)	(416,724)	(485,401)	(136)	(485,537)
Total comprehensive income / (loss) for the period	-	-	-	-	(68,677)	2,384,614	1,899,213	55,779	1,954,992
Transaction with owners directly in equity:									
Dividend paid	-	-	-	-	-	(2,219,403)	(2,219,403)	(2,723)	(2,222,126)
Zakat	-	-	-	-	-	-	-	(51)	(51)
Issue of right shares	1,647,396	-	3,465,406	-	-	(23)	5,112,779	-	5,112,779
Transfer on disposal of investments at FVTOCI	-	-	-	(88)	-	88	-	-	-
Tier 1 sukuk profit distribution	-	-	-	-	-	(238,745)	(238,745)	-	(238,745)
Regulatory credit risk reserve	-	-	(8,139)	-	-	8,139	-	-	-
Others	-	-	-	-	-	-	-	1,920	1,920
Board of Directors' remuneration	-	-	-	-	-	(501)	(501)	-	(501)
Balance at 30 June 2018	6,589,585	7,346,000	10,860,963	(684,154)	(901,339)	6,601,699	29,812,754	2,632,947	32,445,701
Balance at 1 January 2019	6,589,585	7,346,000	10,860,963	(850,362)	(1,051,515)	8,568,606	31,463,277	2,663,467	34,126,744
Net profit for the period	-	-	-	-	-	2,719,119	2,719,119	33,847	2,752,966
Other comprehensive loss for the period	-	-	-	(94,901)	(53,457)	-	(148,358)	(2,298)	(150,656)
Total comprehensive (loss) / income for the period	-	-	-	(94,901)	(53,457)	2,719,119	2,570,761	31,549	2,602,310
Transaction with owners directly in equity:									
Dividend	-	-	-	-	-	(2,301,583)	(2,301,583)	(1,327)	(2,302,910)
Zakat	-	-	-	-	-	(5,015)	(5,015)	(3,478)	(8,493)
Tier 1 Sukuk issuance	-	2,754,750	-	-	-	2,754,750	2,754,750	-	2,754,750
Tier 1 Sukuk redemption	-	(3,673,000)	-	-	-	(3,673,000)	(3,673,000)	-	(3,673,000)
Tier 1 Sukuk profit distribution	-	-	-	-	-	(238,745)	(238,745)	-	(238,745)
Tier 1 Sukuk issuance cost	-	-	-	-	-	(10,154)	(10,154)	-	(10,154)
Transfer on disposal of investments at FVTOCI	-	-	-	-	-	14,459	14,459	-	-
Balance at 30 June 2019	6,589,585	6,427,750	10,860,963	(930,804)	(1,104,972)	8,717,769	30,560,291	2,690,211	33,250,902