

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.32/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 31 Desember 2019 (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 Pan Indonesia Tbk ("Bank Panin") posisi 31 Desember 2019 (Diaudit) turut dipublikasikan di surat kabar ini, bersamaan dengan publikasi Laporan Keuangan Panin Dubai Syariah Bank dan DIB.

Pada tanggal 31 Desember 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 31 Desember 2019 (Diaudit) adalah merupakan bagian dari Laporan Keuangan Panin Dubai Syariah Bank posisi 31 Desember 2019 (Diaudit).

Jakarta, 27 Februari 2020

PT Bank Panin Dubai Syariah Tbk

Brtha
Direktur Utama

Shandra Noraya L.
Direktur



بنك دبي الإسلامي
Dubai Islamic Bank

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2019

| | 2019 AED'000 | 2018 AED'000 |
|--|--------------------|--------------------|
| ASSETS | | |
| Cash and balances with central banks | 21,268,495 | 22,545,526 |
| Due from banks and financial institutions | 6,246,173 | 8,297,032 |
| Islamic financing and investing assets, net | 150,913,428 | 144,738,585 |
| Investment in Islamic sukuk measured at amortised cost | 33,243,858 | 31,178,525 |
| Other investments measured at fair value | 1,266,236 | 1,687,824 |
| Investments in associates and joint ventures | 1,976,718 | 1,928,629 |
| Properties held for development and sale | 1,336,876 | 1,448,975 |
| Investment properties | 5,208,533 | 4,495,054 |
| Receivables and other assets | 8,742,983 | 6,047,770 |
| Property and equipment | 1,560,335 | 1,314,239 |
| Total assets | 231,795,634 | 223,682,159 |
| LIABILITIES AND EQUITY | | |
| LIABILITIES | | |
| Customers' deposits | 164,418,417 | 155,657,316 |
| Due to banks and financial institutions | 9,146,747 | 13,203,228 |
| Sukuk issued | 14,851,945 | 12,370,968 |
| Payables and other liabilities | 8,319,559 | 8,018,701 |
| Zakat payable | 326,895 | 305,202 |
| Total liabilities | 197,063,563 | 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 | 11,112,963 | 10,860,963 |
| Investments fair value reserve | (1,174,698) | (850,362) |
| Exchange translation reserve | (1,094,745) | (1,051,515) |
| Retained earnings | 10,131,960 | 8,568,606 |
| Equity attributable to owners of the Bank | 31,992,815 | 31,463,277 |
| Non-controlling interest | 2,739,256 | 2,663,467 |
| Total equity | 34,732,071 | 34,126,744 |
| Total liabilities and equity | 231,795,634 | 223,682,159 |

CONSOLIDATED STATEMENT OF PROFIT OR LOSS
FOR THE YEAR ENDED 31 DECEMBER 2019

| | 2019 AED'000 | 2018 AED'000 |
|--|--------------------|--------------------|
| NET INCOME | | |
| Income from Islamic financing and investing transactions | 10,723,145 | 9,481,215 |
| Commissions, fees and foreign exchange income | 1,482,606 | 1,475,949 |
| Income from other investments measured at fair value, net | 65,660 | 45,065 |
| Income from properties held for development and sale, net | 126,011 | 123,804 |
| Income from investment properties | 294,955 | 155,522 |
| Share of profit from associates and joint ventures | 58,355 | 137,486 |
| Other income | 933,623 | 310,691 |
| Total income | 13,684,355 | 11,729,762 |
| Less: depositors' and sukuk holders' share of profit | (4,417,563) | (3,528,057) |
| Net income | 9,266,792 | 8,201,705 |
| OPERATING EXPENSES | | |
| Personnel expenses | (1,586,883) | (1,580,496) |
| General and administrative expenses | (632,391) | (607,804) |
| Depreciation on investment properties | (36,960) | (35,148) |
| Depreciation of property and equipment | (102,180) | (98,554) |
| Total operating expenses | (2,358,414) | (2,322,002) |
| Net operating income before net impairment charges and taxation | 6,908,378 | 5,879,703 |
| Impairment charges, net | (1,763,501) | (833,471) |
| Profit for the year before income tax expense | 5,144,877 | 5,046,232 |
| Income tax expense | (42,266) | (42,414) |
| Net profit for the year | 5,102,611 | 5,003,818 |
| Attributable to: | | |
| Owners of the Bank | 5,014,391 | 4,916,313 |
| Non-controlling interests | 88,220 | 87,505 |
| Net profit for the year | 5,102,611 | 5,003,818 |
| Basic and diluted earnings per share (AED per share) | 0.69 | 0.72 |

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 31 DECEMBER 2019

| | 2019 AED'000 | 2018 AED'000 |
|--|-------------------|-------------------|
| Net profit for the year | 5,102,611 | 5,003,818 |
| Other comprehensive income / (loss) items | | |
| Items that may be reclassified subsequently to profit or loss: | | |
| Exchange differences on translation of foreign operations, net | (43,230) | (566,900) |
| Items that will not be reclassified subsequently to profit or loss: | | |
| Fair value loss on other investments carried at FVTOCI, net | (414,888) | (236,091) |
| Other comprehensive loss for the year | (458,118) | (802,991) |
| Total comprehensive income for the year | 4,644,493 | 4,200,827 |
| Attributable to: | | |
| Owners of the Bank | 4,560,020 | 4,114,528 |
| Non-controlling interests | 84,473 | 86,299 |
| Total comprehensive income for the year | 4,644,493 | 4,200,827 |
| CONTINGENT LIABILITIES AND COMMITMENTS FOR THE YEAR ENDED 31 DECEMBER 2019 | | |
| | 2019 AED'000 | 2018 AED'000 |
| Contingent liabilities and commitments: | | |
| Letters of guarantee | 12,937,122 | 13,580,728 |
| Letters of credit | 1,514,220 | 1,851,911 |
| Undrawn facilities commitments | 18,728,478 | 17,818,629 |
| Total contingent liabilities and commitments | 33,179,820 | 33,251,268 |
| Other commitments: | | |
| Capital expenditure commitments | 715,193 | 867,525 |
| Total other commitments | 715,193 | 867,525 |
| Total contingent liabilities and commitments | 33,895,013 | 34,118,793 |

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 DECEMBER 2019

| | Equity attributable to owners of the Bank | | | | | | | | Non-controlling interests | Total equity |
|---|---|--------------|------------------------------------|--------------------------------|------------------------------|-------------------|-------------|-----------|---------------------------|--------------|
| | Share capital | Tier 1 sukuk | Other reserves and treasury shares | Investments fair value reserve | Exchange translation reserve | Retained Earnings | Total | | | |
| | 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) | (494,615) | 6,964,089 | 25,937,831 | 2,942,687 | 28,880,518 | |
| Cumulative effect of adopting IFRS 9 | - | - | (381,861) | - | - | (296,559) | (678,420) | (364,665) | (1,043,085) | |
| Balance at 1 January 2018 - restated | 4,942,189 | 7,346,000 | 7,403,696 | (615,389) | (494,615) | 6,667,530 | 25,259,411 | 2,576,022 | 27,837,433 | |
| Net profit for the year | - | - | - | - | - | 4,916,313 | 4,916,313 | 87,505 | 5,003,818 | |
| Other comprehensive loss for the year | - | - | - | (234,865) | (566,900) | - | (801,765) | (1,206) | (802,991) | |
| Total comprehensive income / (loss) for the year | - | - | - | (234,865) | (566,900) | 4,916,313 | 4,114,528 | 86,299 | 4,200,827 | |
| Transaction with owners directly in equity: | | | | | | | | | | |
| Dividend paid | - | - | - | - | - | (2,219,403) | (2,219,403) | (2,723) | (2,222,126) | |
| Issue of right shares | 1,647,396 | - | 3,465,406 | - | - | (304,947) | (304,947) | (51) | (304,998) | |
| Tier 1 sukuk profit distribution | - | - | - | - | - | (1,123) | 5,111,679 | - | 5,111,679 | |
| Regulatory credit risk reserve | - | - | (8,139) | - | - | (477,490) | (477,490) | - | (477,490) | |
| Board of Directors' remuneration | - | - | - | - | - | 8,139 | - | - | - | |
| Others | - | - | - | - | - | (20,501) | (20,501) | - | (20,501) | |
| Transfer on disposal of other investments carried at FVTOCI | - | - | - | (88) | - | 88 | - | 1,920 | 1,920 | |
| Balance at 31 December 2018 | 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 | |
| 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 year | - | - | - | - | - | 5,014,391 | 5,014,391 | 88,220 | 5,102,611 | |
| Other comprehensive loss for the year | - | - | - | (411,141) | (43,230) | - | (454,371) | (3,747) | (458,118) | |
| Total comprehensive income / (loss) for the year | - | - | - | (411,141) | (43,230) | 5,014,391 | 4,560,020 | 84,473 | 4,644,493 | |
| Transaction with owners directly in equity: | | | | | | | | | | |
| Dividend paid | - | - | - | - | - | (2,301,583) | (2,301,583) | (1,327) | (2,302,910) | |
| Zakat | - | - | - | - | - | (331,537) | (331,537) | (7,357) | (338,894) | |
| Issue of Tier 1 sukuk | - | 2,754,750 | - | - | - | - | 2,754,750 | - | 2,754,750 | |
| Redemption of Tier 1 sukuk | - | (3,673,000) | - | - | - | - | (3,673,000) | - | (3,673,000) | |
| Tier 1 sukuk profit distribution | - | - | - | - | - | (448,795) | (448,795) | - | (448,795) | |
| Tier 1 sukuk issuance cost | - | - | - | - | - | (10,317) | (10,317) | - | (10,317) | |
| Regulatory credit risk reserve | - | - | 252,000 | - | - | (252,000) | - | - | - | |
| Board of Directors' remuneration | - | - | - | - | - | (20,000) | (20,000) | - | (20,000) | |
| Transfer on disposal of other investments carried at FVTOCI | - | - | 86,805 | - | - | (86,805) | - | - | - | |
| Balance at 31 December 2019 | 6,589,585 | 6,427,750 | 11,112,963 | (1,174,698) | (1,094,745) | 10,131,960 | 31,992,815 | 2,739,256 | 34,732,071 | |