

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/SE.OJK.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 2020 (tidak diaudit), berupa:

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

Laporan Keuangan PT Bank Panin Indonesia Tbk ("Bank Panin") posisi 30 Juni 2020 (tidak diaudit) turut dipublikasikan di surat kabar ini, bersamaan dengan publikasi Laporan Keuangan Panin Dubai Syariah Bank dan DIB.

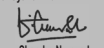
Pada tanggal 30 Juni 2020, Bank Panin adalah selaku pemilik 53,70% saham Panin Dubai Syariah Bank dan DIB adalah selaku pemilik 38,25% saham Panin Dubai Syariah Bank.

Laporan Keuangan Bank Panin dan Laporan Keuangan DIB masing-masing posisi 30 Juni 2020 (tidak diaudit) adalah merupakan bagian dari Laporan Keuangan Panin Dubai Syariah Bank posisi 30 Juni 2020 (tidak diaudit).

Jakarta, 29 Juli 2020

PT Bank Panin Dubai Syariah Tbk

  
Braha  
Direktur Utama

  
Shandra Noraya L.  
Direktur



## CONDENSED CONSOLIDATED INTERIM STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2020

	30 June 2020	31 December 2019
	AED'000	AED'000
<b>ASSETS</b>		
Cash and balances with central banks	27.525.750	21.288.495
Due from banks and financial institutions	8.002.809	6.248.173
Islamic financing and investing assets, net	200.298.149	150.913.428
Investment in Islamic sukuk	39.800.829	33.243.859
Other investments measured at fair value	1.586.860	1.266.235
Investments in associates and joint ventures	1.971.973	1.976.718
Properties held for development and sale	1.352.348	1.336.876
Investment properties	6.572.684	5.208.533
Receivables and other assets	9.004.328	8.742.983
Property and equipment	1.428.358	1.590.335
Intangible assets	253.102	-
<b>Total assets</b>	<b>294.737.210</b>	<b>231.795.634</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
Customers' deposits	206.521.449	164.418.417
Due to banks and financial institutions	22.070.230	9.146.747
Sukuk issued	18.607.342	14.851.945
Payables and other liabilities	8.368.393	8.646.454
<b>Total liabilities</b>	<b>255.567.414</b>	<b>197.063.563</b>
<b>EQUITY</b>		
Share capital	7.240.744	6.589.585
Tier 1 sukuk	8.264.250	6.427.750
Other reserves and treasury shares	13.784.668	11.112.963
Investments fair value reserve	(1.281.263)	(1.174.698)
Exchange translation reserve	(1.211.576)	(1.094.745)
Retained earnings	9.707.130	10.131.960
<b>Equity attributable to owners of the Bank</b>	<b>36.503.953</b>	<b>31.992.815</b>
Non-controlling interests	2.725.843	2.739.256
<b>Total equity</b>	<b>39.229.796</b>	<b>34.732.071</b>
<b>Total liabilities and equity</b>	<b>294.737.210</b>	<b>231.795.634</b>

## CONDENSED CONSOLIDATED INTERIM STATEMENT OF PROFIT OR LOSS (UNAUDITED) FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2020

	Three-month period ended 30 June		Six-month period ended 30 June	
	2020	2019	2020	2019
	AED'000	AED'000	AED'000	AED'000
<b>NET INCOME</b>				
Income from Islamic financing and investing transactions	2.619.671	2.730.614	5.536.598	5.413.326
Commissions, fees and foreign exchange income	459.853	335.080	873.287	769.639
Income from other investments measured at fair value, net	22.891	42.518	44.165	62.512
Income from properties held for development and sale, net	7.113	21.050	30.302	47.562
Income from investment properties	11.848	239.532	33.995	257.056
Share of (loss)/profit from associates and joint ventures	(836)	33.911	(1.050)	67.311
Other income	144.280	152.229	306.796	364.143
<b>Total income</b>	<b>3.264.850</b>	<b>3.574.634</b>	<b>6.824.088</b>	<b>6.981.551</b>
Less: depositors' and sukuk holders' share of profit	(972.595)	(1.182.356)	(2.100.777)	(2.282.324)
<b>Net income</b>	<b>2.292.255</b>	<b>2.392.278</b>	<b>4.723.311</b>	<b>4.699.227</b>
<b>OPERATING EXPENSES</b>				
Personnel expenses	(369.707)	(401.470)	(927.257)	(805.875)
General and administrative expenses	(212.675)	(160.642)	(447.209)	(332.346)
Depreciation of investment properties	(15.931)	(9.681)	(26.745)	(19.829)
Depreciation of property and equipment	(33.464)	(20.758)	(69.309)	(43.717)
<b>Total operating expenses</b>	<b>(631.777)</b>	<b>(601.531)</b>	<b>(1,470,520)</b>	<b>(1,200,770)</b>
<b>Net operating income before impairment charges</b>	<b>1.660.478</b>	<b>1.790.747</b>	<b>3.252.791</b>	<b>3.498.457</b>
Impairment charges, net	(636.716)	(377.888)	(2,119,627)	(724,731)
Gain on bargain purchase	-	-	1,014,654	-
<b>Profit for the period before income tax expense</b>	<b>1,023,762</b>	<b>1,412,879</b>	<b>2,147,818</b>	<b>2,773,726</b>
Income tax expense	(16,457)	(15,200)	(29,949)	(20,760)
<b>Net profit for the period</b>	<b>1,007,305</b>	<b>1,397,679</b>	<b>2,117,869</b>	<b>2,752,966</b>
Attributable to:				
Owners of the Bank	1,009,040	1,382,825	2,120,590	2,719,119
Non-controlling interests	(1,735)	14,854	(2,721)	33,847
<b>Net profit for the period</b>	<b>1,007,305</b>	<b>1,397,679</b>	<b>2,117,869</b>	<b>2,752,966</b>
<b>Basic and diluted earnings per share (AED per share)</b>	<b>0.13</b>	<b>0.21</b>	<b>0.26</b>	<b>0.38</b>

## CONDENSED CONSOLIDATED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED) FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2020

	Three-month period ended 30 June		Six-month period ended 30 June	
	2020	2019	2020	2019
	AED'000	AED'000	AED'000	AED'000
<b>Net profit for the period</b>	<b>1,007,305</b>	<b>1,397,679</b>	<b>2,117,869</b>	<b>2,752,966</b>
<b>Other comprehensive income / (loss) items</b>				
Items that will not be reclassified subsequently to profit or loss:				
Fair value gain / (loss) on other investments carried at FVOCI, net	738	(58,880)	(63,084)	(97,199)
Items that may be reclassified subsequently to profit or loss:				
Exchange differences on translation of foreign operations, net	34,161	(58,820)	(116,831)	(53,457)
Fair value gain / (loss) on Sukuk investment	27,584	-	(47,466)	-
<b>Other comprehensive income / (loss) for the period</b>	<b>62,483</b>	<b>(117,700)</b>	<b>(227,381)</b>	<b>(150,656)</b>
<b>Total comprehensive income for the period</b>	<b>1,069,788</b>	<b>1,279,979</b>	<b>1,890,488</b>	<b>2,602,310</b>
Attributable to:				
Owners of the Bank	1,072,347	1,265,858	1,897,194	2,570,761
Non-controlling interests	(2,259)	(14,121)	(6,706)	31,543
<b>Total comprehensive income for the period</b>	<b>1,069,788</b>	<b>1,279,979</b>	<b>1,890,488</b>	<b>2,602,310</b>
<b>CONTINGENT LIABILITIES AND COMMITMENTS</b>				
<b>FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2020</b>				
	<b>Unaudited 30 June</b>	<b>Audited 31 December</b>		
	<b>2020</b>	<b>2019</b>		
	<b>AED'000</b>	<b>AED'000</b>		
<b>Contingent liabilities and commitments:</b>				
Letters of guarantee	14,999,346	12,937,122		
Letters of credit	1,589,948	1,514,220		
Irrevocable undrawn facilities commitments	19,512,141	(8,728,478)		
<b>Total contingent liabilities and commitments</b>	<b>36,101,435</b>	<b>33,179,820</b>		
<b>Other commitments:</b>				
Capital expenditure commitments	794,674	715,193		
<b>Total other commitments</b>	<b>794,674</b>	<b>715,193</b>		
<b>Total contingent liabilities and commitments</b>	<b>36,896,109</b>	<b>33,895,013</b>		

## CONDENSED CONSOLIDATED INTERIM STATEMENT OF CHANGES IN EQUITY (UNAUDITED) FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2020

	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
<b>Balance at 1 January 2019</b>	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)
<b>Total comprehensive (loss) / income for the period</b>	-	-	-	(94,901)	(53,457)	2,719,119	2,570,761	31,549	2,602,310
<b>Transaction with owners directly in equity:</b>									
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 FVOCI	-	-	-	14,459	-	(14,459)	-	-	-
<b>Balance at 30 June 2019</b>	<b>6,589,585</b>	<b>6,427,750</b>	<b>10,860,963</b>	<b>(930,804)</b>	<b>(1,104,972)</b>	<b>8,717,769</b>	<b>30,560,291</b>	<b>2,690,211</b>	<b>33,250,502</b>
<b>Balance at 1 January 2020</b>	<b>6,589,585</b>	<b>6,427,750</b>	<b>11,112,963</b>	<b>(1,174,698)</b>	<b>(1,094,745)</b>	<b>10,131,960</b>	<b>31,992,815</b>	<b>2,739,256</b>	<b>34,732,071</b>
Net profit for the period	-	-	-	-	-	2,719,119	2,719,119	33,847	2,752,966
Other comprehensive loss for the period	-	-	-	(106,565)	(116,831)	-	(223,396)	(3,985)	(227,381)
<b>Total comprehensive (loss) / income for the period</b>	-	-	-	(106,565)	(116,831)	2,719,119	2,602,310	31,549	2,602,310
<b>Transaction with owners directly in equity:</b>									
Dividend (note 26)	-	-	-	-	-	(2,529,489)	(2,529,489)	-	(2,529,489)
Zakat	-	-	-	-	-	(128)	(128)	-	(128)
Issue of shares	65,159	-	2,923,705	-	-	3,574,864	3,574,864	-	3,574,864
Additional ATI on business acquisition (note 29)	-	1,836,500	-	-	-	1,836,500	1,836,500	-	1,836,500
Tier 1 sukuk profit distribution	-	-	-	-	-	(267,440)	(267,440)	-	(267,440)
Tier 1 sukuk issuance cost	-	-	-	-	-	(188)	(188)	-	(188)
Regulatory credit risk reserve	-	-	(252,000)	-	-	252,000	-	-	-
Others	-	-	-	-	-	(175)	(175)	(6,707)	(6,882)
<b>Balance at 30 June 2020</b>	<b>7,240,744</b>	<b>8,264,250</b>	<b>13,784,668</b>	<b>(1,281,263)</b>	<b>(1,211,576)</b>	<b>9,707,130</b>	<b>36,503,953</b>	<b>2,725,843</b>	<b>39,229,796</b>