

- 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 31 Desember 2020 (Diaudit) turut dipublikasikan di surat kabar ini, bersamaan dengan publikasi Laporan Keuangan Panin Dubai Syariah Bank dan DIB.

Pada tanggal 31 Desember 2020, Bank Panin adalah selaku pemilik 69,93% saham Panin Dubai Syariah Bank dan DIB adalah selaku pemilik 25,10% saham Panin Dubai Syariah Bank.

Laporan Keuangan Bank Panin dan Laporan Keuangan DIB masing-masing posisi 31 Desember 2020 (Diaudit) adalah merupakan bagian dari Laporan Keuangan Panin Dubai Syariah Bank posisi 31 Desember 2020 (Diaudit).



CONSOLIDATED STATEMENT OF FINANCIAL POSITION as at 31 December 2020		
	2020 AED'000	2019 AED'000
ASSETS		
Cash and balances with central banks	29.205.588	21.268.495
Due from banks and financial institutions	6.448.591	6.248.173
Islamic financing and investing assets, net	196.689.031	150.913.428
Investment in Islamic sukuk	35.354.915	33.243.858
Other investments measured at fair value	1.110.962	1.266.235
Investments in associates and joint ventures	1.939.043	1.976.718
Properties held for development and sale	1.391.038	1.336.876
Investment properties	5.947.023	5.208.533
Receivables and other assets	10.039.628	8.742.983
Property and equipment	1.430.634	1.590.335
Total assets	289.556.453	231.795.634
LIABILITIES AND EQUITY		
LIABILITIES		
Customers' deposits	205.925.218	164.418.417
Due to banks and financial institutions	13.496.078	9.146.747
Sukuk issued	18.744.131	14.851.945
Payables and other liabilities	7.914.633	8.319.559
Zakat payable	346.018	326.895
Total liabilities	246.426.078	197.063.563
EQUITY		
Share capital	7.240.744	6.589.585
Tier 1 sukuk	11.937.250	6.427.750
Other reserves and treasury shares	13.784.668	11.112.963
Investments fair value reserve	(1.102.451)	(1.174.698)
Exchange translation reserve	(1.176.707)	(1.094.745)
Retained earnings	9.859.636	10.131.960
Equity attributable to owners and sukukholders of the bank	40.543.140	31.992.815
Non controlling interest	2.587.235	2.739.256
Total equity	43.130.375	34.732.071
Total liabilities and equity	289.556.453	231.795.634

CONSOLIDATED STATEMENT OF PROFIT OR LOSS for the year ended 31 December 2020		
	2020 AED'000	2019 AED'000
NET INCOME		
Income from Islamic financing and investing transactions	10.370.351	10.723.145
Commissions, fees and foreign exchange income	1.645.616	1.482.606
Income from other investments measured at fair value, net	50.661	65.660
Income from properties held for development and sale, net	53.693	126.011
Income from investment properties	83.287	294.955
Share of profit from associates and joint ventures	20.141	58.355
Other income	918.582	933.623
Total income	13.142.331	13.684.355
Less: depositors' and sukuk holders' share of profit	(3.671.626)	(4.417.563)
Net income	9.470.705	9.266.792
OPERATING EXPENSES		
Personnel expenses	(1.699.532)	(1.586.883)
General and administrative expenses	(837.682)	(632.391)
Depreciation on investment properties	(56.678)	(36.960)
Depreciation of property and equipment	(134.028)	(102.180)
Total operating expenses	(2.727.920)	(2.358.414)
Net operating income before net impairment charges and taxation	6.742.785	6.908.378
Impairment charges, net	(4.551.689)	(1.763.501)
Gain on bargain purchase	1.014.654	-
Profit for the year before income tax expense	3.205.750	5.144.877
Income tax expense	(46.063)	(42.266)
Net profit for the year	3.159.687	5.102.611
Attributable to:		
Owners of the Bank	3.293.820	5.014.391
Non-controlling interests	(134.133)	88.220
Net profit for the year	3.159.687	5.102.611
Basic and diluted earnings per share (AED per share)	0,38	0,69

Consolidated statement of comprehensive income for the year ended 31 December 2020		
	2020 AED'000	2019 AED'000
Net profit for the year	3.159.687	5.102.611
Other comprehensive income / (loss) items		
Items that may be reclassified subsequently to profit or loss:		
Exchange differences on translation of foreign operations, net	(81.962)	(43.230)
Fair value gain on Sukuk investment	3.164	-
Items that will not be reclassified subsequently to profit or loss:		
Fair value loss on other investments carried at FVTOCI, net	(317.913)	(414.888)
Other comprehensive loss for the year	(396.711)	(458.118)
Total comprehensive income for the year	2.762.976	4.644.493
Attributable to:		
Owners of the Bank	2.901.209	4.560.020
Non-controlling interests	(138.233)	84.473
Total comprehensive income for the year	2.762.976	4.644.493

CONTINGENT LIABILITIES AND COMMITMENTS for the year ended 31 December 2020		
	2020 AED'000	2019 AED'000
Contingent liabilities and commitments:		
Letters of guarantee	13.362.142	12.937.122
Letters of credit	1.480.532	1.514.220
Undrawn facilities commitments	26.004.328	18.728.478
Total contingent liabilities and commitments	40.847.002	33.179.820
Other commitments:		
Capital expenditure commitments	1.090.986	715.193
Total other commitments	1.090.986	715.193
Total contingent liabilities and commitments	41.937.988	33.895.013

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2020									
	Equity attributable to owners and sukukholders 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 2019	6.589.585	7.346.000	10.860.963	(860.362)	(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 (note 29)	-	-	-	-	-	(2.301.583)	(2.301.583)	(1.327)	(2.302.910)
Zakat (note 23)	-	-	-	-	-	(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
Balance at 1 January 2020	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
Net profit for the year	-	-	-	-	-	3.293.820	3.293.820	(134.133)	3.159.687
Other comprehensive loss for the year	-	-	-	(310.649)	(81.962)	-	(392.611)	(4.100)	(396.711)
Total comprehensive income / (loss) for the year	-	-	-	(310.649)	(81.962)	3.293.820	2.901.209	(138.233)	2.762.976
Transaction with owners directly in equity:									
Dividend paid (note 29)	-	-	-	-	-	(2,529.489)	(2,529.489)	(3,200)	(2,532.689)
Zakat (note 23)	-	-	-	-	-	(345.777)	(345.777)	(3,836)	(349,613)
Issue of share	615.159	-	2.923.705	-	-	-	3,574.864	-	3,574,864
Additional Tier 1 from business combination (note 50)	-	-	1.836.500	-	-	-	1,836,500	-	1,836,500
Issue of Tier 1 sukuk	-	-	3.673.000	-	-	-	3,673,000	-	3,673,000
Tier 1 sukuk profit distribution	-	-	-	-	-	(534,877)	(534,877)	-	(534,877)
Tier 1 sukuk issuance cost	-	-	-	-	-	(4,930)	(4,930)	-	(4,930)
Board of Directors' remuneration	-	-	-	-	-	(20,000)	(20,000)	-	(20,000)
Regulatory credit risk reserve	-	-	(252,000)	-	-	252,000	-	-	-
Transfer on disposal of other investments carried at FVTOCI	-	-	-	382,896	-	(382,896)	-	-	-
Others	-	-	-	-	-	(175)	(175)	(6,752)	(6,927)
Balance at 31 December 2020	7.204.744	11.937.250	13.784.668	(1.102.451)	(1.176.707)	9.859.636	40.543.140	2.587.235	43.130.375