

Untuk memenuhi Peraturan Otoritas Jasa Keuangan No.6/POJK.03/2015 tanggal 31 Maret 2015 tentang Transparansi dan Publikasi Laporan Bank, maka pada surat kabar ini PT Bank Panin Syariah Tbk ("Panin Bank Syariah") turut mempublikasikan Laporan Keuangan Dubai Islamic Bank PJSC ("DIB") untuk tahun yang berakhir tanggal 31 Desember 2015 (Diaudit), berupa: Laporan Posisi Keuangan (Neraca) Konsolidasian, Laba Rugi Konsolidasian dan Penghasilan Komprehensif lain, Perubahan Ekuitas serta Laporan Komitmen dan Kontinjensi. Laporan Keuangan PT Bank Pan Indonesia Tbk ("Bank Panin") untuk tahun yang berakhir tanggal 31 Desember 2015 (Diaudit) turut dipublikasikan di surat kabar ini, bersamaan dengan publikasi Laporan Keuangan Panin Bank Syariah. Pada tanggal 31 Desember 2015, Bank Panin adalah selaku pemilik 51,86% saham Panin Bank Syariah dan DIB adalah selaku pemilik 39,50% saham Panin Bank Syariah. Laporan Keuangan Bank Panin dan Laporan Keuangan DIB masing-masing posisi 31 Desember 2015 (Diaudit) adalah merupakan bagian dari Laporan Keuangan Panin Bank Syariah posisi 31 Desember 2015 (Diaudit).

Jakarta, 25 Februari 2016
PT Bank Panin Syariah Tbk



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Direktur Utama



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CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2015		
	2015 AED'000	2014 AED'000
ASSETS		
Cash and balances with central banks	13,414,874	16,317,405
Due from banks and financial institutions	5,084,740	4,316,452
Islamic financing and investing assets, net	97,219,599	73,976,602
Investment in Islamic sukuk measured at amortised cost	20,065,651	16,118,782
Other investments measured at fair value	1,830,986	2,036,697
Investments in associates and joint ventures	2,084,977	1,873,065
Properties held for development and sale	1,393,953	1,511,815
Investment properties	2,743,442	2,041,856
Receivables and other assets	5,263,927	5,113,913
Prosperity and equipment	795,355	580,772
Total assets	149,897,504	123,887,359
LIABILITIES AND EQUITY		
LIABILITIES		
Customers' deposits	109,981,432	92,345,468
Due to bank and financial institutions	4,712,628	3,939,653
Sukuk issued	5,601,925	2,847,175
Payables and other liabilities	6,589,648	6,854,498
Zakat payable	218,343	194,481
Total liabilities	127,103,976	106,181,275
EQUITY		
Share capital	3,953,751	3,953,751
Tier 1 sukuk	7,346,000	3,673,000
Other reserves and treasury shares	5,617,539	5,494,117
Investments fair value reserve	(657,367)	(567,806)
Exchange translation reserve	(354,829)	(280,383)
Retained earnings	4,563,734	3,252,192
Equity attributable to owners of the Bank	20,468,828	15,524,871
Non-controlling interests	2,324,700	2,181,213
Total equity	22,793,528	17,706,084
Total liabilities and equity	149,897,504	123,887,359

CONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE YEAR ENDED 31 DECEMBER 2015		
	2015 AED'000	2014 AED'000
NET INCOME		
Income from Islamic financing and investing transactions	5,520,203	4,443,723
Commissions, fees and foreign exchange income	1,294,564	1,052,205
Income from other investments measured at fair value, net	37,378	39,149
Income from properties held for development and sale, net	245,563	215,323
Income from investment properties	111,378	83,247
Share of profit from associates and joint ventures	276,146	134,644
Other income	60,708	262,236
Total income	7,545,940	6,230,527
Less: depositors' and sukuk holders' share of profit	(1,057,332)	(799,018)
Net income	6,488,608	5,431,509
OPERATING EXPENSES		
Personnel expenses	(1,479,638)	(1,259,949)
General and administrative expenses	(589,408)	(509,562)
Depreciation of investment properties	(28,823)	(34,985)
Depreciation of property and equipment	(125,363)	(102,475)
Total operating expenses	(2,223,232)	(1,906,971)
Net operating income before net impairment charges and taxation	4,265,376	3,524,538
Impairment charges, net	(410,314)	(702,593)
Profit for the year before income tax expense	3,855,062	2,821,945
Income tax expense	(15,802)	(18,219)
Net profit for the year	3,839,260	2,803,726
Attributable to:		
Owners of the Bank	3,555,557	2,660,665
Non-controlling interests	283,703	143,061
Net profit for the year	3,839,260	2,803,726
Basic and diluted earnings per share (AED per share)	0.81	0.61

CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2015		
	2015 AED'000	2014 AED'000
Net profit for the year	3,839,260	2,803,726
Other comprehensive income / (loss) items		
<i>Items that may be reclassified subsequently to profit or loss:</i>		
Exchange differences on translation of foreign operations, net	(74,446)	3,132
<i>Items that will not be reclassified subsequently to profit or loss:</i>		
Fair value loss on other investments carried at FVTOCI, net	(80,499)	(4,609)
Other comprehensive loss for the year	(154,945)	(1,477)
Total comprehensive income for the year	3,684,315	2,802,249
Attributable to:		
Owners of the Bank	3,401,135	2,656,804
Non-controlling interests	283,180	145,445
Total comprehensive income for the year	3,684,315	2,802,249

CONTINGENT LIABILITIES AND COMMITMENTS		
Financing-related financial instruments include commitments to extend Islamic financing, standby letters of credit and guarantees which are designed to meet the requirements of the Group customers. Commitments to extend Islamic financing represent contractual commitments to provide Islamic financing. Commitments generally have fixed expiration dates, or other termination clauses and normally require the payment of a fee. Since commitments may expire without being utilised, the total contract amounts do not necessarily represent future cash requirements. Standby letters of credit and guarantees commit the Group to make payments on behalf of customers contingent upon the failure of the customer to perform under the terms of the contract.		
Analysis of contingent liabilities and commitments as at 31 December 2015 and 2014 is as follows:		
	2015 AED'000	2014 AED'000
Contingent liabilities:		
Letters of guarantee	9,096,484	8,071,148
Letters of credit	2,866,913	2,581,215
Total contingent liabilities	11,963,397	10,652,363
Commitments:		
Capital expenditure commitments	1,133,512	605,815
Irrevocable undrawn facilities commitments	24,100,827	18,820,251
Total commitments	25,234,339	19,426,066
Total contingent liabilities and commitments	37,197,736	30,078,429

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2015									
	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 2014	3,953,751	3,673,000	5,495,696	(563,850)	(280,833)	2,013,921	14,291,685	2,050,504	16,342,189
Net profit for the year	-	-	-	-	-	2,660,665	143,061	2,803,726	-
Other comprehensive income / (loss) for the year	-	-	-	(4,311)	450	-	(3,861)	2,384	(1,477)
Total comprehensive income / (loss) for the year	-	-	-	(4,311)	450	2,660,665	2,656,804	145,445	2,802,249
Transaction with owners directly in equity :									
Dividend paid	-	-	-	-	-	(986,526)	(986,526)	(9,886)	(996,412)
Zakat	-	-	-	-	-	(191,621)	(191,621)	(5,063)	(196,684)
Tier 1 sukuk issuance cost	-	-	-	-	-	(45)	(45)	-	(45)
Tier 1 sukuk profit distribution	-	-	-	-	-	(229,563)	(229,563)	-	(229,563)
Transfer on disposal/ reclassification of other investments carried at FVTOCI	-	-	-	355	-	(355)	-	-	-
Board of Directors' remuneration	-	-	-	-	-	(15,650)	(15,650)	-	(15,650)
Treasury shares	-	-	(1,579)	-	-	1,366	(213)	213	-
Balance at 31 December 2014	3,953,751	3,673,000	5,494,117	(567,806)	(280,383)	3,252,192	15,524,871	2,181,213	17,706,084
Balance at 1 January 2015	3,953,751	3,673,000	5,494,117	(567,806)	(280,383)	3,252,192	15,524,871	2,181,213	17,706,084
Net profit for the year	-	-	-	-	-	3,555,557	283,703	3,839,260	-
Other comprehensive loss for the year	-	-	-	(79,976)	(74,446)	-	(154,422)	(523)	(154,945)
Total comprehensive income / (loss) for the year	-	-	-	(79,976)	(74,446)	3,555,557	3,401,135	283,180	3,684,315
Transaction with owners directly in equity :									
Dividend paid	-	-	-	-	-	(1,578,090)	(1,578,090)	(8,832)	(1,586,922)
Zakat	-	-	-	-	-	(216,825)	(216,825)	(3,046)	(219,871)
Tier 1 sukuk issuance	-	3,673,000	-	-	-	-	3,673,000	-	3,673,000
Tier 1 sukuk issuance cost	-	-	-	-	-	-	(14,319)	-	(14,319)
Tier 1 sukuk profit distribution	-	-	-	-	-	(353,526)	(353,526)	-	(353,526)
Gain on buy back of Tier 1 sukuk	-	-	-	-	-	217	217	-	217
Transfer on disposal of other investments carried at FVTOCI	-	-	-	(9,585)	-	9,585	-	-	-
Board of Directors' remuneration	-	-	-	-	-	(19,500)	(19,500)	-	(19,500)
Acquisition of non-controlling interest	-	-	-	-	-	51,358	51,358	(127,815)	(76,457)
Treasury shares	-	-	507	-	-	-	-	507	507
Other transfers	-	-	122,915	-	-	(122,915)	-	-	-
Balance at 31 December 2015	3,953,751	7,346,000	5,617,539	(657,367)	(354,829)	4,563,734	20,468,828	2,324,700	22,793,528