

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") posisi 30 Juni 2016 (Tidak Diaudit), berupa:

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

Laporan Keuangan PT Bank Pan Indonesia Tbk ("Bank Panin") posisi 30 Juni 2016 (Tidak Diaudit) turut dipublikasikan di surat kabar ini, bersamaan dengan publikasi Laporan Keuangan Panin Bank Syariah.

Pada tanggal 30 Juni 2016, 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 30 Juni 2016 (Tidak Diaudit) adalah merupakan bagian dari Laporan Keuangan Panin Bank Syariah posisi 30 Juni 2016 (Tidak Diaudit).

Jakarta, 29 Juli 2016  
PT Bank Panin Syariah Tbk

  
Deny Hendrawati  
Direktur Utama

  
Edi Setjawan  
Direktur



### CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2016

	2016 AED'000	2015 AED'000
<b>ASSETS</b>		
Cash and balances with central banks	22,337,143	13,414,874
Due from banks and financial institutions	2,920,114	5,084,740
Islamic financing and investing assets, net	108,929,650	97,219,539
Investment in Islamic sukuk measured at amortised cost	22,845,762	20,065,651
Other investments measured at fair value	1,727,701	1,830,986
Investments in associates and joint ventures	2,183,742	2,084,977
Properties held for development and sale	1,389,392	1,393,953
Investment properties	2,889,419	2,743,442
Receivables and other assets	5,951,835	5,263,927
Property and equipment	857,803	795,355
<b>Total assets</b>	<b>172,032,361</b>	<b>149,897,504</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
Customers' deposits	124,617,809	109,981,432
Due to banks and financial institutions	6,086,154	4,712,628
Sukuk issued	7,438,425	5,601,925
Payables and other liabilities	8,057,218	6,589,648
<b>Total liabilities</b>	<b>146,199,606</b>	<b>127,103,976</b>
<b>EQUITY</b>		
Share capital	3,953,751	3,953,751
Subscription of right shares	3,163,001	-
Tier 1 sukuk	7,346,000	7,346,000
Other reserves and treasury shares	5,642,539	5,617,539
Investments fair value reserve	(757,515)	(657,367)
Exchange translation reserve	(358,573)	(354,829)
Retained earnings	4,325,006	4,563,734
<b>Equity attributable to owners of the Bank</b>	<b>23,314,209</b>	<b>20,468,828</b>
Non-controlling interests	2,518,546	2,324,700
<b>Total equity</b>	<b>25,832,755</b>	<b>22,793,528</b>
<b>Total liabilities and equity</b>	<b>172,032,361</b>	<b>149,897,504</b>

### CONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2016

	Three-month period ended 30 June		Six-month period ended 30 June	
	2016 AED'000	2015 AED'000	2016 AED'000	2015 AED'000
<b>NET INCOME</b>				
Income from Islamic financing and investing transactions	1,599,544	1,355,700	3,126,295	2,614,369
Commissions, fees and foreign exchange income	374,880	325,437	789,645	630,480
Income from other investments measured at fair value, net	11,092	16,963	26,379	29,080
Income from properties held for development and sale, net	56,786	91,942	66,831	99,493
Income from investment properties	18,454	52,586	37,424	74,712
Share of profit from associates and joint ventures	19,847	38,032	115,831	128,495
Other income	53,081	15,504	73,448	48,024
<b>Total income</b>	<b>2,133,484</b>	<b>1,896,164</b>	<b>4,235,653</b>	<b>3,624,653</b>
Less: depositors' and sukuk holders' share of profit	(467,425)	(249,762)	(879,273)	(458,631)
<b>Net income</b>	<b>1,666,059</b>	<b>1,646,402</b>	<b>3,356,380</b>	<b>3,166,022</b>
<b>OPERATING EXPENSES</b>				
Personnel expenses	(389,139)	(369,489)	(775,839)	(722,585)
General and administrative expenses	(155,444)	(146,860)	(295,752)	(284,348)
Depreciation of investment properties	(9,738)	(7,557)	(18,763)	(15,960)
Depreciation of property and equipment	(29,587)	(27,672)	(61,130)	(56,286)
<b>Total operating expenses</b>	<b>(583,908)</b>	<b>(551,578)</b>	<b>(1,151,484)</b>	<b>(1,079,779)</b>
<b>Net operating income before net impairment charges</b>	<b>1,082,151</b>	<b>1,094,824</b>	<b>2,204,896</b>	<b>2,086,243</b>
Impairment charges, net	(72,876)	(140,103)	(190,536)	(275,854)
<b>Net profit for the year before income tax expense</b>	<b>1,009,275</b>	<b>954,721</b>	<b>2,014,360</b>	<b>1,810,389</b>
Income tax expense	(6,248)	(4,413)	(10,033)	(9,665)
<b>Net profit for the period</b>	<b>1,003,027</b>	<b>950,308</b>	<b>2,004,327</b>	<b>1,800,724</b>
Attributable to:				
Owners of the Bank	928,943	901,987	1,804,245	1,718,710
Non-controlling interests	74,084	48,321	200,082	82,014
<b>Net profit for the period</b>	<b>1,003,027</b>	<b>950,308</b>	<b>2,004,327</b>	<b>1,800,724</b>
Basic and diluted earnings per share (AED per share)	0.24	0.23	0.40	0.41

### CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2016

	Three-month period ended 30 June		Six-month period ended 30 June	
	2016 AED'000	2015 AED'000	2016 AED'000	2015 AED'000
<b>Net profit for the period</b>	<b>1,003,027</b>	<b>950,308</b>	<b>2,004,327</b>	<b>1,800,724</b>
<b>Other comprehensive income / (loss) items</b>				
<i>Items that will not be reclassified subsequently to profit or loss:</i>				
Fair value (loss) / gain on other investments carried at FVTOCI, net	(58,368)	14,473	(101,298)	20,422
<i>Items that may be reclassified subsequently to profit or loss:</i>				
Exchange differences on translation of foreign operations, net	6,295	(2,027)	(3,744)	(40,261)
<b>Other comprehensive income / (loss) for the period</b>	<b>(52,073)</b>	<b>12,446</b>	<b>(105,042)</b>	<b>(19,839)</b>
<b>Total comprehensive income for the period</b>	<b>950,954</b>	<b>962,754</b>	<b>1,899,285</b>	<b>1,780,885</b>
Attributable to:				
Owners of the Bank	877,392	914,747	1,700,353	1,699,813
Non-controlling interests	73,562	48,007	198,932	81,072
<b>Total comprehensive income for the period</b>	<b>950,954</b>	<b>962,754</b>	<b>1,899,285</b>	<b>1,780,885</b>

### CONTINGENT LIABILITIES AND COMMITMENTS FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2016

The analysis of contingent liabilities and commitments as at 30 June 2016 and 31 December 2015 is as follows:		
	Unaudited 30 June 2016 AED'000	Audited 31 December 2015 AED'000
<b>Contingent liabilities:</b>		
Letters of guarantee	9,906,617	9,096,484
Letters of credit	2,582,022	2,866,913
<b>Total contingent liabilities</b>	<b>12,488,639</b>	<b>11,963,397</b>
<b>Commitments:</b>		
Capital expenditure commitments	991,758	1,133,512
Irrevocable undrawn facilities commitments	21,189,037	24,100,827
<b>Total commitments</b>	<b>22,180,795</b>	<b>25,234,339</b>
<b>Total contingent liabilities and commitments</b>	<b>34,669,434</b>	<b>37,197,736</b>

### CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2016

	Equity attributable to owners of the Bank									
	Share capital	Right shares	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	AED'000
<b>Balance at 1 January 2015</b>	<b>3,953,751</b>	<b>-</b>	<b>3,673,000</b>	<b>5,494,117</b>	<b>(567,806)</b>	<b>(280,383)</b>	<b>3,252,192</b>	<b>15,524,871</b>	<b>2,181,213</b>	<b>17,706,084</b>
Net profit for the period	-	-	-	-	-	-	1,718,710	82,014	1,800,724	-
Other comprehensive income / (loss) for the period	-	-	-	-	-	21,364	(40,261)	-	(18,897)	(942)
Total comprehensive income for the period	-	-	-	-	-	21,364	(40,261)	1,718,710	1,699,813	81,072
<b>Transaction with owners directly in equity :</b>										
Dividend paid	-	-	-	-	-	-	(1,578,090)	(1,578,090)	(8,832)	(1,586,922)
Tier 1 sukuk issuance	-	-	3,673,000	-	-	-	-	3,673,000	-	3,673,000
Tier 1 sukuk issuance cost	-	-	-	-	-	-	(14,319)	(14,319)	-	(14,319)
Gain on buy back of Tier 1 sukuk	-	-	-	-	-	-	217	217	-	217
Tier 1 sukuk profit distribution	-	-	-	-	-	-	(114,781)	(114,781)	-	(114,781)
Transfer on disposal/reclassification of other investments carried at FVTOCI	-	-	-	-	(2,557)	-	2,557	-	-	-
Board of Directors' remuneration	-	-	-	-	-	-	(4,500)	(4,500)	-	(4,500)
Acquisition of non-controlling interest	-	-	-	-	-	-	55,036	55,036	(121,939)	(66,903)
<b>Balance at 30 June 2015</b>	<b>3,953,751</b>	<b>-</b>	<b>7,346,000</b>	<b>5,494,117</b>	<b>(548,999)</b>	<b>(320,644)</b>	<b>3,317,022</b>	<b>19,241,247</b>	<b>2,131,514</b>	<b>21,372,761</b>
<b>Balance at 1 January 2016</b>	<b>3,953,751</b>	<b>-</b>	<b>7,346,000</b>	<b>5,617,539</b>	<b>(657,367)</b>	<b>(354,829)</b>	<b>4,563,734</b>	<b>20,468,828</b>	<b>2,324,700</b>	<b>22,793,528</b>
Net profit for the period	-	-	-	-	-	-	1,804,245	1,804,245	200,082	2,004,327
Other comprehensive loss for the period	-	-	-	-	(100,148)	(3,744)	-	(103,892)	(1,150)	(105,042)
Total comprehensive income for the period	-	-	-	-	(100,148)	(3,744)	1,804,245	1,700,353	198,932	1,899,285
<b>Transaction with owners directly in equity :</b>										
Dividend paid	-	-	-	-	-	-	(1,775,526)	(1,775,526)	(4,360)	(1,779,886)
Zakat	-	-	-	-	-	-	(983)	(983)	-	(983)
Advance for right shares issuance	-	-	3,163,001	-	-	-	-	3,163,001	-	3,163,001
Share issue cost	-	-	-	-	-	-	(94)	(94)	-	(94)
Tier 1 sukuk profit distribution	-	-	-	-	-	-	(238,745)	(238,745)	-	(238,745)
Acquisition of non-controlling interest	-	-	-	-	-	-	375	375	(726)	(351)
Transfer to regulatory credit risk reserve	-	-	-	-	25,000	-	(25,000)	-	-	-
Board of Directors' remuneration	-	-	-	-	-	-	(3,000)	(3,000)	-	(3,000)
<b>Balance at 30 June 2016</b>	<b>3,953,751</b>	<b>3,163,001</b>	<b>7,346,000</b>	<b>5,642,539</b>	<b>(757,515)</b>	<b>(358,573)</b>	<b>4,325,006</b>	<b>23,314,209</b>	<b>2,518,546</b>	<b>25,832,755</b>