

Untuk memenuhi Peraturan Otoritas Jasa Keuangan ("POJK") No.6/POJK.03/2015 tanggal 31 Maret 2015 tentang Transparansi dan Publikasi Laporan Bank yang telah dirubah sebagian 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, 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 2016 (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 2016 (Diaudit) turut dipublikasikan di surat kabar ini, bersamaan dengan publikasi Laporan Keuangan Panin Dubai Syariah Bank.

Pada tanggal 31 Desember 2016, Bank Panin adalah selaku pemilik 51,61% saham Panin Dubai Syariah Bank dan DIB adalah selaku pemilik 39,32% saham Panin Dubai Syariah Bank.

Laporan Keuangan Bank Panin dan Laporan Keuangan DIB masing-masing posisi 31 Desember 2016 (Diaudit) adalah merupakan bagian dari Laporan Keuangan Panin Dubai Syariah Bank posisi 31 Desember 2016 (Diaudit).

Jakarta, 20 Februari 2017
PT Bank Panin Dubai Syariah Tbk



Deny Hendrawati
Direktur Utama



Edi Setjawan
Direktur



CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2016

	2016 AED'000	2015 AED'000
ASSETS		
Cash and balances with central banks	16,654,681	13,414,874
Due from banks and financial institutions	4,546,197	5,084,740
Islamic financing and investing assets, net	114,967,822	97,219,599
Investment in Islamic sukuk measured at amortised cost	23,408,660	20,065,651
Other investments measured at fair value	1,717,311	1,830,986
Investments in associates and joint ventures	2,034,472	2,084,977
Properties held for development and sale	1,348,130	1,393,963
Investment properties	3,058,315	2,743,442
Receivables and other assets	6,307,506	5,263,927
Prosperity and equipment	927,611	795,355
Total assets	174,970,595	149,897,504
LIABILITIES AND EQUITY		
LIABILITIES		
Customers' deposits	122,376,950	109,981,432
Due to banks and financial institutions	10,417,918	4,712,628
Sukuk issued	7,695,155	5,601,925
Payables and other liabilities	6,968,977	6,589,648
Zakat payable	242,289	218,343
Total liabilities	147,701,289	127,103,976
EQUITY		
Share capital	4,942,189	3,953,751
Tier 1 sukuk	7,346,000	7,346,000
Other reserves and treasury shares	7,785,557	5,617,539
Investments fair value reserve	(751,872)	(657,367)
Exchange translation reserve	(462,774)	(354,829)
Retained earnings	5,641,061	4,563,734
Equity attributable to owners of the Bank	24,500,361	20,468,828
Non-controlling interests	2,768,855	2,324,700
Total equity	27,269,216	22,793,528
Total liabilities and equity	174,970,595	149,897,504

CONSOLIDATED STATEMENT OF PROFIT OR LOSS
FOR THE YEAR ENDED 31 DECEMBER 2016

	2016 AED'000	2015 AED'000
NET INCOME		
Income from Islamic financing and investing transactions	6,520,896	5,520,203
Commissions, fees and foreign exchange income	1,425,031	1,294,564
Income from other investments measured at fair value, net	35,548	37,378
Income from properties held for development and sale, net	159,390	245,563
Income from investment properties	75,354	111,378
Share of profit from associates and joint ventures	176,555	276,146
Other income	243,187	60,708
Total income	8,635,961	7,545,940
Less: depositors' and sukuk holders' share of profit	(1,874,962)	(1,057,332)
Net income	6,760,999	6,488,608
OPERATING EXPENSES		
Personnel expenses	(1,564,577)	(1,479,638)
General and administrative expenses	(574,894)	(589,400)
Depreciation of investment properties	(38,348)	(28,823)
Depreciation of property and equipment	(119,487)	(125,363)
Total operating expenses	(2,287,306)	(2,223,232)
Net operating income before net impairment charges and taxation	4,463,693	4,265,376
Impairment charges, net	(391,806)	(410,314)
Profit for the year before income tax expense	4,071,887	3,855,062
Income tax expense	(21,836)	(15,802)
Net profit for the year	4,050,051	3,839,260
Attributable to:		
Owners of the Bank	3,996,878	3,555,557
Non-controlling interests	453,373	283,703
Net profit for the year	4,050,051	3,839,260
Basic and diluted earnings per share (AED per share)	0.67	0.74

CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED 31 DECEMBER 2016

	2016 AED'000	2015 AED'000
Net profit for the year	4,050,051	3,839,260
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	(107,945)	(74,446)
<i>Items that will not be reclassified subsequently to profit or loss:</i>		
Fair value loss on other investments carried at FVTOCI, net	(95,246)	(80,499)
Other comprehensive loss for the year	(203,191)	(154,945)
Total comprehensive income for the year	3,846,860	3,684,315
Attributable to:		
Owners of the Bank	3,394,428	3,401,135
Non-controlling interests	452,432	283,180
Total comprehensive income for the year	3,846,860	3,684,315

CONTINGENT LIABILITIES AND COMMITMENTS

	2016 AED'000	2015 AED'000
Contingent liabilities and commitments		
Letters of guarantee	11,747,406	9,096,484
Letters of credit	2,609,674	2,866,913
Irrevocable undrawn facilities commitments	18,420,287	24,100,827
Total contingent liabilities and commitments	32,777,367	36,064,224
Other commitments:		
Capital expenditure commitments	1,451,878	1,133,512
Total other commitments	1,451,878	1,133,512
Total contingent liabilities and commitments	34,229,245	37,197,736

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 DECEMBER 2016

	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 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	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)	-	(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	2,234,700	22,793,528
Balance at 1 January 2016	3,953,751	7,346,000	5,617,539	(657,367)	(354,829)	4,563,734	20,468,828	2,234,700	22,793,528
Net profit for the year	-	-	-	-	-	3,596,678	3,596,678	453,373	4,050,051
Other comprehensive loss for the year	-	-	-	(94,305)	(107,945)	-	(202,250)	(941)	(203,191)
Total comprehensive income / (loss) for the year	-	-	-	(94,305)	(107,945)	3,596,678	3,394,428	452,432	3,846,860
Transaction with owners directly in equity:									
Dividend paid	-	-	-	-	-	(1,775,526)	(1,775,526)	(4,360)	(1,779,886)
Zakat	-	-	-	-	-	(242,750)	(242,750)	(3,191)	(245,941)
Issue of right shares	988,438	-	2,168,018	-	-	(1,460)	3,154,996	-	3,154,996
Tier 1 sukuk profit distribution	-	-	-	-	-	(477,490)	(477,490)	-	(477,490)
Board of Directors' remuneration	-	-	-	-	-	(22,500)	(22,500)	-	(22,500)
Acquisition of non-controlling interest	-	-	-	-	-	375	375	(726)	(351)
Balance at 31 December 2016	4,942,189	7,346,000	7,785,557	(751,872)	(462,774)	5,641,061	24,500,361	2,768,855	27,269,216