

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 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/JOJK.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 2017 (Tidak 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 30 Juni 2017 (Tidak Diaudit) turut dipublikasikan di surat kabar ini, bersamaan dengan publikasi Laporan Keuangan Panin Dubai Syariah Bank dan DIB.

Pada tanggal 30 Juni 2017, Bank Panin adalah selaku pemilik 50,22% 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 2017 (Tidak Diaudit) adalah merupakan bagian dari Laporan Keuangan Panin Dubai Syariah Bank posisi 30 Juni 2017 (Tidak Diaudit).

Jakarta, 21 Juli 2017

PT Bank Panin Dubai Syariah Tbk

Doddy Permadi Syarif
Direktur Utama *

Edi Setijawan
Direktur

* Elktif menduduki jabatannya setelah memperoleh persetujuan dari Otoritas Jasa Keuangan (OJK & proper test).



CONDENSED CONSOLIDATED INTERIM STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2017		
	(Unaudited) 30 June 2017 AED'000	(Audited) 31 December 2016 AED'000
ASSETS		
Cash and balances with central banks	17,932,188	16,654,681
Due from banks and financial institutions	7,620,650	4,546,197
Islamic financing and investing assets, net	125,442,030	114,967,622
Investment in Islamic sukuk measured at amortised cost	26,392,279	23,408,660
Other investments measured at fair value	1,766,581	1,717,311
Investments in associates and joint ventures	2,085,894	2,034,472
Properties held for development and sale	1,311,608	1,348,130
Investment properties	3,292,883	3,058,315
Receivables and other assets	6,240,474	6,307,506
Property and equipment	994,868	927,611
Total assets	193,079,455	174,970,505
LIABILITIES AND EQUITY		
LIABILITIES		
Customers' deposits	141,380,864	122,376,950
Due to banks and financial institutions	9,076,796	10,417,918
Sukuk issued	8,521,044	7,695,155
Payables and other liabilities	7,110,141	7,211,266
Total liabilities	166,088,845	147,701,289
EQUITY		
Share capital	4,942,189	4,942,189
Tier 1 sukuk	7,346,000	7,346,000
Other reserves and treasury shares	7,785,557	7,785,557
Investments fair value reserve	(703,866)	(751,672)
Exchange translation reserve	(467,933)	(462,774)
Retained earnings	5,245,923	5,641,061
Equity attributable to owners of the Bank	24,147,870	24,500,361
Non-controlling interests	2,842,740	2,768,855
Total equity	26,990,610	27,269,216
Total liabilities and equity	193,079,455	174,970,505

CONDENSED CONSOLIDATED INTERIM STATEMENT OF PROFIT OR LOSS (UNAUDITED) FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2017		
	2017 AED'000	2016 AED'000
NET INCOME		
Income from Islamic financing and investing transactions	3,712,782	3,157,448
Commissions, fees and foreign exchange income	684,445	757,719
Income from other investments measured at fair value, net	29,482	26,379
Income from properties held for development and sale, net	69,114	66,831
Income from investment properties	67,819	37,424
Share of profit from associates and joint ventures	66,644	115,631
Other income	234,773	73,448
Total income	4,865,059	4,234,880
Less: depositors' and sukuk holders' share of profit	(1,188,504)	(879,273)
Net income	3,676,555	3,355,607
OPERATING EXPENSES		
Personnel expenses	(790,322)	(775,839)
General and administrative expenses	(293,940)	(294,979)
Depreciation of investment properties	(21,788)	(18,763)
Depreciation of property and equipment	(56,273)	(61,130)
Total operating expenses	(1,162,323)	(1,150,711)
Net operating income before impairment charges	2,514,232	2,204,896
Impairment charges, net	(355,660)	(190,536)
Net profit for the period before income tax expense	2,158,572	2,014,360
Income tax expense	(15,269)	(10,033)
Net profit for the period	2,143,303	2,004,327
Attributable to:		
Owners of the Bank	2,065,849	1,804,245
Non-controlling interests	77,454	200,082
Net profit for the period	2,143,303	2,004,327
Basic and diluted earnings per share (AED per share)	0.37	0.37

CONDENSED CONSOLIDATED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED) FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2017		
	2017 AED'000	2016 AED'000
Net profit for the period	2,143,303	2,004,327
Other comprehensive income / (loss) items		
<i>Items that will not be reclassified subsequently to profit or loss</i>		
Fair value gain / (loss) on other investments carried at FVTOCI, net	46,237	(101,298)
<i>Items that may be reclassified subsequently to profit or loss</i>		
Exchange differences on translation of foreign operations, net	(5,159)	(3,744)
Other comprehensive income / (loss) for the period	41,078	(105,042)
Total comprehensive income for the period	2,184,381	1,899,285
Attributable to:		
Owners of the Bank	2,108,496	1,700,353
Non-controlling interests	75,885	198,932
Total comprehensive income for the period	2,184,381	1,899,285
CONTINGENT LIABILITIES AND COMMITMENTS		
	Unaudited 30 June 2017 AED'000	Audited 31 December 2016 AED'000
Contingent liabilities and commitments:		
Letters of guarantee	12,587,139	11,747,406
Letters of credit	2,388,539	2,609,674
Irrevocable undrawn facilities commitments	19,135,615	18,420,287
Total contingent liabilities and commitments	34,111,293	32,777,367
Other commitments:		
Capital expenditure commitments	1,352,279	1,451,878
Total other commitments	1,352,279	1,451,878
Total contingent liabilities and commitments	35,463,572	34,229,245

CONDENSED CONSOLIDATED INTERIM STATEMENT OF CHANGES IN EQUITY (UNAUDITED) FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2017										
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
Balance at 1 January 2016	3,953,751	-	7,346,000	5,617,539	(657,367)	(354,829)	4,563,734	20,468,828	2,324,700	22,793,528
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 / (loss) for the period	-	-	-	-	(100,148)	(3,744)	1,804,245	1,700,353	198,932	1,899,285
Transaction with owners directly in equity:										
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 paid	-	-	-	-	-	-	(3,000)	(3,000)	-	(3,000)
Balance at 30 June 2016	3,953,751	3,163,001	7,346,000	5,642,539	(757,515)	(368,573)	4,325,006	23,314,209	2,518,546	25,832,755
Balance at 1 January 2017	4,942,189	-	7,346,000	7,785,557	(751,672)	(462,774)	5,641,061	24,500,361	2,768,855	27,269,216
Net profit for the period	-	-	-	-	-	-	2,065,849	2,065,849	77,454	2,143,303
Other comprehensive income / (loss) for the period	-	-	-	-	47,806	(5,159)	-	42,647	(1,569)	41,078
Total comprehensive income for the period	-	-	-	-	47,806	(5,159)	2,065,849	2,108,496	75,885	2,184,381
Transaction with owners directly in equity:										
Dividend paid	-	-	-	-	-	-	(2,219,403)	(2,219,403)	(2,000)	(2,221,403)
Zakat	-	-	-	-	-	-	(2,941)	(2,941)	-	(2,941)
Issuance cost	-	-	-	-	-	-	(37)	(37)	-	(37)
Tier 1 sukuk profit distribution	-	-	-	-	-	-	(238,745)	(238,745)	-	(238,745)
Board of Directors' remuneration	-	-	-	-	-	-	139	139	-	139
Balance at 30 June 2017	4,942,189	-	7,346,000	7,785,557	(703,866)	(467,933)	5,245,923	24,147,870	2,842,740	26,990,610