

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/POJK.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 2018 (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 2018 (Tidak Diaudit) turut dipublikasikan di surat kabar ini, bersamaan dengan publikasi Laporan Keuangan Panin Dubai Syariah Bank dan DIB.

Pada tanggal 30 Juni 2018, Bank Panin adalah selaku pemilik 53,70% 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 2018 (Tidak Diaudit) adalah merupakan bagian dari Laporan Keuangan Panin Dubai Syariah Bank posisi 30 Juni 2018 (Tidak Diaudit).

Jakarta, 23 Juli 2018

PT Bank Panin Dubai Syariah Tbk



Doddy Permaid Syarif
Direktur



Bratha
Direktur



CONDENSED CONSOLIDATED INTERIM STATEMENT OF FINANCIAL POSITION as at 30 June 2018

	Unaudited 30-Jun-18 AED'000	Audited 31-Dec-17 AED'000
ASSETS		
Cash and balances with central banks	21,886,273	27,885,248
Due from banks and financial institutions	6,859,630	4,676,952
Islamic financing and investing assets, net	141,836,376	133,334,227
Investment in Islamic sukuk measured at amortised cost	28,448,426	24,022,680
Other investments measured at fair value	1,859,534	1,961,733
Investments in associates and joint ventures	1,934,542	2,135,931
Properties held for development and sale	1,250,174	1,274,406
Investment properties	4,056,309	3,570,154
Receivables and other assets	6,281,933	7,339,199
Property and equipment	1,237,707	1,136,479
Total Assets	215,650,904	207,337,009
LIABILITIES AND EQUITY		
LIABILITIES		
Customers' deposits	151,398,547	147,180,951
Due to banks and financial institutions	12,036,763	14,877,554
Sukuk issued	12,301,268	8,658,707
Payables and other liabilities	7,468,625	7,739,279
Total Liabilities	183,205,203	178,456,491
EQUITY		
Share capital	6,589,585	4,942,189
Tier 1 sukuk	7,346,000	7,346,000
Other reserve and treasury shares	10,860,963	7,785,557
Investments fair value reserve	(684,154)	(615,389)
Exchange translation reserve	(901,339)	(484,615)
Retained earnings	6,601,699	6,964,089
Equity attributable to owners of the Bank	29,812,754	25,937,831
Non controlling interest	2,632,947	2,942,687
Total equity	32,445,701	28,880,518
Total liabilities and equity	215,650,904	207,337,009

CONDENSED CONSOLIDATED INTERIM STATEMENT OF PROFIT AND LOSS for the six-month period ends 30 June 2018

	Unaudited 30-Jun-18 AED'000	Unaudited 30-Jun-17 AED'000
NET INCOME		
Income from Islamic financing and investing transactions	4,414,685	3,712,782
Commissions, fees and foreign exchange income	781,364	684,445
Income from other investments measured at fairvalue, net	29,300	29,482
Income from properties held for development and sale, net	73,635	69,114
Income from investment properties	43,895	67,819
Share of profit from associates and joint ventures	105,559	86,644
Other income	128,361	234,773
Total income	5,576,799	4,865,059
Less: depositors' and sukuk holders' share of profit	(1,540,333)	(1,188,504)
Net income	4,036,466	3,676,555
OPERATING EXPENSES		
Personnel expenses	(802,956)	(790,322)
General and administrative expenses	(305,962)	(293,940)
Depreciation on investment properties	(19,448)	(21,788)
Depreciation of property and equipment	(58,759)	(56,273)
Total operating expenses	(1,187,125)	(1,162,323)
Net operating income before impairment charges	2,849,341	2,514,232
Impairment charges, net	(391,807)	(355,660)
Net profit for the period before income tax expense	2,457,534	2,158,572
Income tax expense	(17,005)	(15,269)
Net profit for the period	2,440,529	2,143,303
Attributable to:		
Owners of the Bank	2,384,614	2,065,849
Non-controlling interests	55,915	77,454
Net profit for the period	2,440,529	2,143,303
Basic and diluted earnings per share		
(AED per share)	0.38	0.33

CONDENSED CONSOLIDATED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED) for the six-month period ended 30 June 2018

	30-Jun-18 AED'000	30-Jun-17 AED'000
Net profit for the period	2,440,529	2,143,303
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	(68,813)	46,237
<i>Items that may be reclassified subsequently to profit or loss:</i>		
Exchange differences on translation of foreign operations, net	(416,724)	(5,159)
Other comprehensive income / (loss) for the period	(485,537)	41,078
Total comprehensive income for the period	1,954,992	2,184,381
Attributable to:		
Owners of the Bank	1,899,213	2,108,496
Non-controlling interests	55,779	75,885
Total comprehensive income for the period	1,954,992	2,184,381
CONTINGENT LIABILITIES AND COMMITMENTS		
	Unaudited 30 June 2018 AED'000	Audited 31 Dec 2017 AED'000
Contingent liabilities and commitments:		
Letters of guarantee	13,217,758	13,833,602
Letters of credit	1,963,565	1,852,179
Irrevocable undrawn facilities commitments	18,586,932	14,884,834
Total contingent liabilities and commitments	33,768,255	30,570,615
Other commitments:		
Capital expenditure commitments	1,272,786	1,513,589
Total other commitments	1,272,786	1,513,589
Total contingent liabilities and commitments	35,041,041	32,084,204

CONDENSED CONSOLIDATED INTERIM STATEMENT OF CHANGES IN EQUITY (UNAUDITED) for the six-month period ended 30 June 2018

	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 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	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)
Share issue 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
Balance at 1 January 2018	4,942,189	7,346,000	7,785,557	(615,389)	(484,615)	6,964,089	25,937,831	2,942,687	28,880,518
Cumulative effect of adopting IFRS 9	-	-	(381,861)	-	-	(296,559)	(678,420)	(364,665)	(1,043,085)
Balance at 1 January 2018 - restated	4,942,189	7,346,000	7,403,696	(615,389)	(484,615)	6,667,530	25,259,411	2,578,022	27,837,433
Net profit for the period	-	-	-	-	-	2,384,614	2,384,614	55,915	2,440,529
Other comprehensive income / (loss) for the period	-	-	-	(68,677)	(416,724)	(485,401)	(485,401)	(136)	(485,537)
Total comprehensive income for the period	-	-	-	(68,677)	(416,724)	2,384,614	1,899,213	55,779	1,954,992
Transaction with owners directly in equity:									
Dividend paid	-	-	-	-	-	(2,219,403)	(2,219,403)	(2,723)	(2,222,126)
Zakat	-	-	-	-	-	-	-	(51)	(51)
Issue of right shares	1,647,396	-	3,465,406	-	-	(23)	5,112,779	-	5,112,779
Transfer on disposal of investments at FVTOCI	-	-	-	(88)	-	88	-	-	-
Tier 1 sukuk profit distribution	-	-	-	-	-	(238,745)	(238,745)	-	(238,745)
Regulatory credit risk reserve	-	-	(8,139)	-	-	8,139	-	-	-
Others	-	-	-	-	-	-	-	1,920	1,920
Board of Directors' remuneration	-	-	-	-	-	(501)	(501)	-	(501)
Balance at 30 June 2018	6,589,585	7,346,000	10,860,963	(684,154)	(901,339)	6,601,699	29,812,754	2,632,947	32,445,701