

Nomor Surat	176/FSP/EXT/X/2017
Nama Emiten	PT Bank Panin Dubai Syariah Tbk.
Kode Emiten	PNBS
Perihal	Penyampaian Laporan Keuangan Interim Yang Tidak Diaudit

Perseroan dengan ini menyampaikan laporan keuangan untuk periode 9 Bulan yang berakhir pada 30/09/2017 dengan ikhtisar sebagai berikut :

Informasi mengenai anak perusahaan Perseroan sebagai berikut :

No	Nama	Kegiatan Usaha	Lokasi	Tahun Komersil	Status Operasi	Jumlah Aset	Satuan	Mata Uang	Persentase (%)
1									

Dokumen ini merupakan dokumen resmi PT Bank Panin Dubai Syariah Tbk. yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik. PT Bank Panin Dubai Syariah Tbk. bertanggung jawab penuh atas informasi tertera di dalam dokumen ini.

[1000000] General information

Informasi umum		General information
30 September 2017		
Nama entitas	PT Bank Panin Dubai Syariah Tbk.	Entity name
Penjelasan perubahan nama dari akhir periode laporan sebelumnya		Explanation of change in name from the end of the preceding reporting period
Kode entitas	PNBS	Entity code
Nomor identifikasi entitas	AA671	Entity identification number
Industri utama entitas	Keuangan dan Syariah / Financial and Sharia	Entity main industry
Sektor	8. Finance	Sector
Subsektor	81. Bank	Subsector
Informasi pemegang saham pengendali	National and Foreign Corporation	Controlling shareholder information
Jenis entitas	Local Company - Indonesia Jurisdiction	Type of entity
Jenis efek yang dicatatkan	Saham / Stock	Type of listed securities
Jenis papan perdagangan tempat entitas tercatat	Utama / Main	Type of board on which the entity is listed
Apakah merupakan laporan keuangan satu entitas atau suatu kelompok entitas	Entitas tunggal / Single entity	Whether the financial statements are of an individual entity or a group of entities
Periode penyampaian laporan keuangan	Kuartal III / Third Quarter	Period of financial statements submissions
Tanggal awal periode berjalan	January 01, 2017	Current period start date
Tanggal akhir periode berjalan	September 30, 2017	Current period end date
Tanggal akhir tahun sebelumnya	December 31, 2016	Prior year end date
Tanggal awal periode sebelumnya	January 01, 2016	Prior period start date
Tanggal akhir periode sebelumnya	September 30, 2016	Prior period end date
Mata uang pelaporan	Rupiah / IDR	Description of presentation currency
Kurs konversi pada tanggal pelaporan jika mata uang penyajian selain rupiah		Conversion rate at reporting date if presentation currency is other than rupiah
Pembulatan yang digunakan dalam penyajian jumlah dalam laporan keuangan	Ribuan / In Thousand	Level of rounding used in financial statements
Jenis laporan atas laporan keuangan	Tidak Diaudit / Unaudit	Type of report on financial statements
Jenis opini auditor	Wajar Tanpa Pengecualian / Unqualified	Type of auditor's opinion
Hal yang diungkapkan dalam paragraf pendapat untuk penekanan atas suatu masalah atau paragraf penjelasan lainnya, jika ada		Matters disclosed in emphasis-of-matter or other-matter paragraph, if any
Hasil penugasan review		Result of review engagement
Tanggal laporan audit atau hasil laporan review		Date of auditor's opinion or result of review report
Auditor tahun berjalan		Current year auditor
Nama partner audit tahun berjalan		Name of current year audit signing partner
Lama tahun penugasan partner yang menandatangani		Number of years served as audit signing partner
Auditor tahun sebelumnya		Prior year auditor
Nama partner audit tahun sebelumnya		Name of prior year audit signing partner
Kepatuhan terhadap pemenuhan peraturan BAPEPAM LK VIII G 11 tentang tanggung jawab direksi atas laporan keuangan	Ya / Yes	Whether in compliance with BAPEPAM LK VIII G 11 rules concerning responsibilities of board of directors on financial statements

Kepatuhan terhadap pemenuhan peraturan BAPEPAM LK VIII A dua tentang independensi akuntan yang memberikan jasa audit di pasar modal

Ya / Yes

Whether in compliance with BAPEPAM LK VIII A two rules concerning independence of accountant providing audit services in capital market

**[4220000] Statement of financial position presented using order of liquidity -
Financial and Sharia Industry**

Laporan posisi keuangan			Statement of financial position
Aset	<u>30 September 2017</u>	<u>31 December 2016</u>	Assets
Kas	22,414,654	17,461,615	Cash
Giro pada bank indonesia	409,181,456	342,407,678	Current accounts with bank Indonesia
Giro pada bank lain			Current accounts with other banks
Giro pada bank lain pihak ketiga	389,562	105,170	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	266,639	107,210	Current accounts with other banks related parties
Penempatan pada bank indonesia dan bank lain			Placements with bank Indonesia and other banks
Penempatan pada bank indonesia dan bank lain pihak ketiga	112,100,000	415,200,000	Placements with bank Indonesia and other banks third parties
Efek-efek yang diperdagangkan			Marketable securities
Efek-efek yang diperdagangkan pihak ketiga	1,184,462,264	1,410,296,797	Marketable securities third parties
Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan	(50,002)	(50,002)	Allowance for impairment losses for marketable securities
Piutang murabahah			Murabahah receivables
Piutang murabahah pihak ketiga	1,159,598,930	1,016,276,456	Murabahah receivables third parties
Piutang murabahah pihak berelasi	3,292,309	4,034,813	Murabahah receivables related parties
Cadangan kerugian penurunan nilai pada piutang murabahah	(5,990,134)	(4,491,965)	Allowance for impairment losses for murabahah receivables
Pinjaman qardh			Qardh funds
Pinjaman qardh pihak ketiga	921,159	363,700	Qardh funds third parties
Cadangan kerugian penurunan nilai pada pinjaman qardh	(9,212)	(3,637)	Allowance for impairment losses for qardh funds
Pembiayaan mudharabah			Mudharabah financing
Pembiayaan mudharabah pihak ketiga	668,559,901	599,745,590	Mudharabah financing third parties
Cadangan kerugian penurunan nilai pada pembiayaan mudharabah	(17,155,341)	(12,905,556)	Allowance for impairment losses for mudharabah financing
Pembiayaan musyarakah			Musyarakah financing
Pembiayaan musyarakah pihak ketiga	5,505,005,762	4,720,007,192	Musyarakah financing third parties
Pembiayaan musyarakah pihak berelasi	1,096,348	1,848,193	Musyarakah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan musyarakah	(80,180,243)	(66,125,512)	Allowance for impairment losses for musyarakah financing

Uang muka	30,320,414	4,149,923	Advances
Biaya dibayar dimuka	11,547,646	2,408,003	Prepaid expenses
Jaminan	1,434,435	1,309,809	Guarantees
Pajak dibayar dimuka	3,459,695		Prepaid taxes
Aset pajak tangguhan	1,253,859	1,725,039	Deferred tax assets
Aset takberwujud selain goodwill	2,439,590	2,918,340	Intangible assets other than goodwill
Aset tetap	85,438,443	84,132,089	Property and equipment
Agunan yang diambil alih	148,807,650	151,683,288	Foreclosed assets
Aset pengampunan pajak	1,016,416		Tax amnesty assets
Aset lainnya	82,889,148	65,359,370	Other assets
Jumlah aset	9,332,511,348	8,757,963,603	Total assets
Liabilitas, dana syirkah temporer dan ekuitas			Liabilities, temporary syirkah funds and equity
Liabilitas			Liabilities
Liabilitas segera	10,299,707	9,767,403	Obligations due immediately
Bagi hasil yang belum dibagikan	15,186,911	12,052,278	Undistributed profit sharing
Simpanan nasabah			Customers Deposits
Giro wadiah			Wadiah demand deposits
Giro wadiah pihak ketiga	339,885,425	458,169,449	Wadiah demand deposits third parties
Giro wadiah pihak berelasi	1,813,897	5,127,915	Wadiah demand deposits related parties
Tabungan wadiah			Wadiah savings
Tabungan wadiah pihak ketiga	481,925,678	503,428,884	Wadiah savings third parties
Tabungan wadiah pihak berelasi	2,221,424	2,583,388	Wadiah savings related parties
Liabilitas lainnya	21,812,713	9,635,504	Other liabilities
Kewajiban imbalan pasca kerja	23,186,518	18,367,431	post-employment benefit obligations
Jumlah liabilitas	896,332,273	1,019,132,252	Total liabilities
Dana syirkah temporer			Temporary syirkah funds
Bukan bank			Non-banks
Tabungan mudharabah			Mudharabah saving deposits
Tabungan mudharabah pihak ketiga	275,481,799	92,230,957	Mudharabah saving deposits third parties
Tabungan mudharabah pihak berelasi	856,307	571,374	Mudharabah saving deposits related parties
Deposito berjangka mudharabah			Mudharabah time deposits
Deposito berjangka mudharabah pihak ketiga	6,513,133,184	5,744,044,715	Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi	190,926,844	93,043,589	Mudharabah time deposits related parties
Bank			Bank
Deposito berjangka mudharabah		66,000,000	Mudharabah time deposits
Efek yang diterbitkan bank			Bank securities issued

Investasi mudharabah antar bank	220,000,000	555,000,000	Interbank mudharabah investments
Jumlah dana syirkah temporer	7,200,398,134	6,550,890,635	Total temporary syirkah funds
Ekuitas			Equity
Ekuitas yang diatribusikan kepada pemilik entitas induk			Equity attributable to equity owners of parent entity
Saham biasa	1,019,533,526	991,952,541	Common stocks
Tambahan modal disetor	(1,890,210)	(5,664,726)	Additional paid-in capital
Komponen ekuitas lainnya	33,069,085	31,655,543	Other components of equity
Saldo laba (akumulasi kerugian)			Retained earnings (deficit)
Saldo laba yang telah ditentukan penggunaannya			Appropriated retained earnings
Cadangan umum dan wajib	26,382,010	26,382,010	General and legal reserves
Saldo laba yang belum ditentukan penggunaannya	158,686,530	143,615,348	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	1,235,780,941	1,187,940,716	Total equity attributable to equity owners of parent entity
Jumlah ekuitas	1,235,780,941	1,187,940,716	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	9,332,511,348	8,757,963,603	Total liabilities, temporary syirkah funds and equity

[4312000] Statement of profit or loss and other comprehensive income, OCI components presented net of tax, by nature - Financial and Sharia Industry

Laporan laba rugi dan penghasilan komprehensif lain	30 September 2017	30 September 2016	Statement of profit or loss and other comprehensive income
Pendapatan dan beban operasional			Operating income and expenses
Pendapatan pengelolaan dana oleh bank sebagai mudharib	608,750,335	510,777,187	Revenue from fund management as mudharib
Hak pihak ketiga atas bagi hasil dana syirkah temporer	(361,601,725)	(295,109,660)	Third parties share on return of temporary syirkah funds
Pendapatan dari pembiayaan			Financing income
Pendapatan dari pembiayaan konsumen	18,831,158	14,087,627	Revenue from consumer financing
Pendapatan operasional lainnya			Other operating income
Pendapatan provisi dan komisi dari transaksi lainnya selain kredit	667,324	355,260	Provisions and commissions income from transactions other than loan
Keuntungan (kerugian) selisih kurs mata uang asing	(304,722)	(90,635)	Gains (losses) on changes in foreign exchange rates
Keuntungan (kerugian) pelepasan aset tetap	(28,316)	210,687	Gains (losses) on disposal of property and equipment
Pendapatan operasional lainnya	114,329	86,473	Other operating income
Pembentukan kerugian penurunan nilai			Allowances for impairment losses
Pembentukan penyisihan kerugian penurunan nilai aset produktif	(43,244,525)	(38,129,373)	Allowances for impairment losses on earnings assets
Beban operasional lainnya			Other operating expenses
Beban umum dan administrasi	(173,183,519)	(148,751,486)	General and administrative expenses
Beban sewa, pemeliharaan, dan perbaikan	(17,004,419)	(13,106,453)	Rent, maintenance and improvement expenses
Beban operasional lainnya	(13,373,583)	(8,079,899)	Other operating expenses
Jumlah laba operasional	19,622,337	22,249,728	Total profit from operation
Pendapatan dan beban bukan operasional			Non-operating income and expense
Pendapatan bukan operasional	576,473	1,037,909	Non-operating income
Beban bukan operasional	(103,900)	(147,068)	Non-operating expenses
Jumlah laba (rugi) sebelum pajak penghasilan	20,094,910	23,140,569	Total profit (loss) before tax
Pendapatan (beban) pajak	(5,023,728)	(5,785,142)	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	15,071,182	17,355,427	Total profit (loss) from continuing operations
Jumlah laba (rugi)	15,071,182	17,355,427	Total profit (loss)
Pendapatan komprehensif lainnya, setelah pajak			Other comprehensive income, after tax
Pendapatan komprehensif lainnya yang tidak akan			Other comprehensive income that will not be

direklasifikasi ke laba rugi, setelah pajak			reclassified to profit or loss, after tax
Pendapatan komprehensif lainnya atas pengukuran kembali kewajiban manfaat pasti, setelah pajak		863,854	Other comprehensive income for remeasurement of defined benefit obligation, after tax
Jumlah pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak		863,854	Total other comprehensive income that will not be reclassified to profit or loss, after tax
Pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak			Other comprehensive income that may be reclassified to profit or loss, after tax
Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar aset keuangan yang tersedia untuk dijual, setelah pajak	1,413,542	953,975	Unrealised gains (losses) on changes in fair value of available-for-sale financial assets, after tax
Jumlah pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak	1,413,542	953,975	Total other comprehensive income that may be reclassified to profit or loss, after tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	1,413,542	1,817,829	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	16,484,724	19,173,256	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	15,071,182	17,355,427	Profit (loss) attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan			Comprehensive income attributable to
Laba rugi komprehensif yang dapat diatribusikan ke entitas induk	16,484,724	19,173,256	Comprehensive income attributable to parent entity
Laba (rugi) per saham			Earnings (loss) per share
Laba per saham dasar diatribusikan kepada pemilik entitas induk			Basic earnings per share attributable to equity owners of the parent entity
Laba (rugi) per saham dasar dari operasi yang dilanjutkan	1.48	1.76	Basic earnings (loss) per share from continuing operations
Laba (rugi) per saham dilusian			Diluted earnings (loss) per share
Laba (rugi) per saham dilusian dari operasi yang dilanjutkan	1.48	1.76	Diluted earnings (loss) per share from continuing operations

[4410000] Statement of changes in equity - Financial and Sharia Industry - Current Year

30 September 2017

Laporan perubahan ekuitas

Statement of changes in equity

	<u>Saham biasa</u>	<u>Tambahan modal disetor</u>	<u>Komponen transaksi ekuitas lainnya</u>	<u>Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib</u>	<u>Saldo laba yang belum ditentukan penggunaannya</u>	<u>Ekuitas yang dapat diatribusikan kepada entitas induk</u>	<u>Ekuitas</u>	
	<u>Common stocks</u>	<u>Additional paid-in capital</u>	<u>Other components of equity transactions</u>	<u>Appropriated retained earnings-general and legal reserves</u>	<u>Unappropriated retained earnings</u>	<u>Equity attributable to parent entity</u>	<u>Equity</u>	
Posisi ekuitas								Equity position
Saldo awal periode sebelum penyajian kembali	991,952,541	(5,664,726)	31,655,543	26,382,010	143,615,348	1,187,940,716	1,187,940,716	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	991,952,541	(5,664,726)	31,655,543	26,382,010	143,615,348	1,187,940,716	1,187,940,716	Equity position, beginning of the period
Laba (rugi)					15,071,182	15,071,182	15,071,182	Profit (loss)
Pendapatan komprehensif lainnya			1,413,542			1,413,542	1,413,542	Other comprehensive income
Pelaksanaan waran	27,580,985	2,758,100				30,339,085	30,339,085	Exercise of warrants
Dampak penerapan PSAK No. 70 atas aset pengampunan pajak		1,016,416				1,016,416	1,016,416	Impact of PSAK No. 70 adoption on tax amnesty assets
Posisi ekuitas, akhir periode	1,019,533,526	(1,890,210)	33,069,085	26,382,010	158,686,530	1,235,780,941	1,235,780,941	Equity position, end of the period

[4410000] Statement of changes in equity - Financial and Sharia Industry - Prior Year

30 September 2016

Laporan perubahan ekuitas

Statement of changes in equity

	<u>Saham biasa</u>	<u>Tambahan modal disetor</u>	<u>Komponen transaksi ekuitas lainnya</u>	<u>Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib</u>	<u>Saldo laba yang belum ditentukan penggunaannya</u>	<u>Ekuitas yang dapat diatribusikan kepada entitas induk</u>	<u>Ekuitas</u>	
	<u>Common stocks</u>	<u>Additional paid-in capital</u>	<u>Other components of equity transactions</u>	<u>Appropriated retained earnings-general and legal reserves</u>	<u>Unappropriated retained earnings</u>	<u>Equity attributable to parent entity</u>	<u>Equity</u>	
Posisi ekuitas								Equity position
Saldo awal periode sebelum penyajian kembali	987,271,700	(6,132,810)	23,895,266	15,666,334	134,790,112	1,155,490,602	1,155,490,602	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	987,271,700	(6,132,810)	23,895,266	15,666,334	134,790,112	1,155,490,602	1,155,490,602	Equity position, beginning of the period
Laba (rugi)					17,355,427	17,355,427	17,355,427	Profit (loss)
Pendapatan komprehensif lainnya			1,817,829			1,817,829	1,817,829	Other comprehensive income
Pembentukan cadangan khusus				10,715,676	(10,715,676)	0	0	Allocation for specific reserves
Pelaksanaan waran	2,615,780	261,578				2,877,358	2,877,358	Exercise of warrants
Posisi ekuitas, akhir periode	989,887,480	(5,871,232)	25,713,095	26,382,010	141,429,861	1,177,541,216	1,177,541,216	Equity position, end of the period

[4510000] Statement of cash flows, direct method - Financial and Sharia Industry

Laporan arus kas

Statement of cash flows

	30 September 2017	30 September 2016	
Arus kas dari aktivitas operasi			Cash flows from operating activities
Arus kas sebelum perubahan dalam aset dan liabilitas operasi			Cash flows before changes in operating assets and liabilities
Penerimaan pendapatan pengelolaan dana sebagai mudharib	565,509,248	473,225,662	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer	(361,601,724)	(295,109,660)	Payments of temporary syirkah funds
Pendapatan dari transaksi operasional lainnya	35,424,566	27,896,281	Income from other operating transactions
Penerimaan pengembalian (pembayaran) pajak penghasilan	1,564,032	(3,871,084)	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	(196,772,948)	(166,333,183)	Payments for other operating expenses
Penerimaan pendapatan non-operasional	576,473	1,248,596	Receipts from non-operating income
Penerimaan (pengeluaran) kas lainnya dari aktivitas operasi	(132,217)	(147,068)	Other cash inflows (outflows) from operating activities
Penurunan (kenaikan) aset operasi			Decrease (increase) in operating assets
Penurunan (kenaikan) penempatan pada bank lain dan bank indonesia	70,834,532	(357,429,529)	Decrease (increase) in placements with other banks and bank indonesia
Penurunan (kenaikan) piutang dan pembiayaan syariah			Decrease (increase) in sharia financing and receivables
Penurunan (kenaikan) piutang murabahah	(137,926,307)	(312,695,608)	Decrease (increase) in murabahah receivables
Penurunan (kenaikan) pinjaman qardh	(557,459)	1,041,000	Decrease (increase) in qardh funds
Penurunan (kenaikan) pembiayaan mudharabah	(68,814,311)	322,158,012	Decrease (increase) in mudharabah financing
Penurunan (kenaikan) pembiayaan musyarakah	(784,246,725)	(183,572,888)	Decrease (increase) in musyarakah financing
Penurunan (kenaikan) aset lainnya	(53,888,500)	(18,590,241)	Decrease (increase) in other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Kenaikan (penurunan) liabilitas segera	911,155	1,596,496	Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	(163,731,363)	846,832,942	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) simpanan dari bank lain	(45,731,849)	99,502,324	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) dana syirkah temporer	715,507,499	57,533,364	Increase (decrease) in temporary syirkah funds

Kenaikan (penurunan) liabilitas lainnya	14,497,708	(808,103)	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	(408,578,190)	492,477,313	Total net cash flows received from (used in) operating activities
Arus kas dari aktivitas investasi			Cash flows from investing activities
Penerimaan dari penjualan (perolehan) aset tetap	(7,096,705)	(21,460,842)	Proceeds from disposal (acquisition) of property and equipment
Penerimaan dari penjualan (perolehan) aset takberwujud selain goodwill	(593,549)	(1,333,682)	Proceeds from disposal (acquisition) of intangible assets other than goodwill
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	(7,690,254)	(22,794,524)	Total net cash flows received from (used in) investing activities
Arus kas dari aktivitas pendanaan			Cash flows from financing activities
Penerimaan setoran modal	30,339,083	2,877,358	Proceeds from capital contributions
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	30,339,083	2,877,358	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	(385,929,361)	472,560,147	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	1,125,281,672	1,063,636,989	Cash and cash equivalents cash flows, beginning of the period
Kas dan setara kas arus kas, akhir periode	739,352,311	1,536,197,136	Cash and cash equivalents cash flows, end of the period