

Nomor Surat	No.01/2101-3/DIR-CFA
Nama Emiten	PT Bank Syariah Indonesia Tbk
Kode Emiten	BRIS
Perihal	Penyampaian Laporan Keuangan Interim Yang Tidak Diaudit

Perseroan dengan ini menyampaikan laporan keuangan untuk periode 9 Bulan yang berakhir pada 30/09/2021 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 Syariah Indonesia Tbk yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik.

PT Bank Syariah Indonesia Tbk bertanggung jawab penuh atas informasi tertera di dalam dokumen ini.

[1000000] General information

Informasi umum		General information
		30 September 2021
Nama entitas	PT Bank Syariah Indonesia 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	BRIS	Entity code
Nomor identifikasi entitas	AA744	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 Corporation	Controlling shareholder information
Jenis entitas	Local Company - Indonesia Jurisdiction	Type of entity
Jenis efek yang dicatatkan	Saham dan Obligasi / Stock and Bond	Type of listed securities
Jenis papan perdagangan tempat entitas tercatat		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, 2021	Current period start date
Tanggal akhir periode berjalan	September 30, 2021	Current period end date
Tanggal akhir tahun sebelumnya	December 31, 2020	Prior year end date
Tanggal awal periode sebelumnya	January 01, 2020	Prior period start date
Tanggal akhir periode sebelumnya	September 30, 2020	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	Jutaan / In Million	Level of rounding used in financial statements
Jenis laporan atas laporan keuangan	Tidak Diaudit / Unaudit	Type of report on financial statements
Jenis opini auditor		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	Ya / Yes	Whether in compliance with BAPEPAM

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

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
	30 September 2021	31 December 2020	
Aset			Assets
Kas	3,538,795	3,180,739	Cash
Giro pada bank indonesia	11,457,142	5,735,994	Current accounts with bank Indonesia
Giro pada bank lain			Current accounts with other banks
Giro pada bank lain pihak ketiga	1,107,246	6,461,029	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	498,114	2,223,169	Current accounts with other banks related parties
Cadangan kerugian penurunan nilai pada giro pada bank lain	(16,038)	(68,393)	Allowance for impairment losses for current accounts with other bank
Penempatan pada bank indonesia dan bank lain			Placements with bank Indonesia and other banks
Penempatan pada bank indonesia dan bank lain pihak ketiga	7,731,688	15,791,939	Placements with bank Indonesia and other banks third parties
Efek-efek yang diperdagangkan			Marketable securities
Efek-efek yang diperdagangkan pihak ketiga	28,000,873	18,713,382	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	35,552,659	30,407,893	Marketable securities related parties
Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan	(17,416)	(24,858)	Allowance for impairment losses for marketable securities
Wesel ekspor dan tagihan lainnya			Bills and other receivables
Wesel ekspor dan tagihan lainnya pihak ketiga	152,016	89,219	Bills and other receivables third parties
Tagihan akseptasi			Acceptance receivables
Tagihan akseptasi pihak ketiga	34,556	55,949	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	105,674	239,388	Acceptance receivables related parties
Cadangan kerugian penurunan nilai pada tagihan akseptasi	(1,440)	(2,548)	Allowance for impairment losses for acceptance receivables
Piutang murabahah			Murabahah receivables
Piutang murabahah pihak ketiga	96,467,543	88,953,125	Murabahah receivables third parties
Piutang murabahah pihak berelasi	570,836	890,965	Murabahah receivables related parties
Cadangan kerugian penurunan nilai pada piutang murabahah	(3,364,816)	(3,279,397)	Allowance for impairment losses for murabahah receivables
Piutang istishna			Istishna receivables
Piutang istishna pihak	402	637	Istishna receivables third

ketiga			parties
Cadangan kerugian penurunan nilai pada piutang istishna	(12)	(30)	Allowance for impairment losses for istishna receivables
Piutang ijarah			Ijarah receivables
Piutang ijarah pihak ketiga	81,213	40,155	Ijarah receivables third parties
Cadangan kerugian penurunan nilai pada piutang ijarah	(25,967)	(15,279)	Allowance for impairment losses for ijarah receivables
Pinjaman qardh			Qardh funds
Pinjaman qardh pihak ketiga	8,213,096	6,965,247	Qardh funds third parties
Pinjaman qardh pihak berelasi	1,313,860	2,315,608	Qardh funds related parties
Cadangan kerugian penurunan nilai pada pinjaman qardh	(379,482)	(226,482)	Allowance for impairment losses for qardh funds
Pembiayaan mudharabah			Mudharabah financing
Pembiayaan mudharabah pihak ketiga	1,304,703	1,410,662	Mudharabah financing third parties
Pembiayaan mudharabah pihak berelasi	796,283	1,260,320	Mudharabah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan mudharabah	(50,583)	(72,195)	Allowance for impairment losses for mudharabah financing
Pembiayaan musyarakah			Musyarakah financing
Pembiayaan musyarakah pihak ketiga	38,899,706	35,681,039	Musyarakah financing third parties
Pembiayaan musyarakah pihak berelasi	14,575,769	17,667,494	Musyarakah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan musyarakah	(3,189,633)	(2,452,358)	Allowance for impairment losses for musyarakah financing
Biaya dibayar dimuka	504,965	516,124	Prepaid expenses
Jaminan	51,251	19,662	Guarantees
Pajak dibayar dimuka	0	12,236	Prepaid taxes
Aset pajak tangguhan	1,290,765	1,109,281	Deferred tax assets
Aset ijarah	1,094,521	1,513,841	Ijarah assets
Aset tetap	3,664,186	3,396,516	Property and equipment
Agunan yang diambil alih	0	74,594	Foreclosed assets
Aset lainnya	1,089,249	1,045,883	Other assets
Jumlah aset	251,051,724	239,630,550	Total assets
Liabilitas, dana syirkah temporer dan ekuitas			Liabilities, temporary syirkah funds and equity
Liabilitas			Liabilities
Liabilitas segera	1,846,373	842,798	Obligations due immediately
Bagi hasil yang belum dibagikan	143,876	176,430	Undistributed profit sharing
Simpanan nasabah			Customers Deposits
Giro wadiah			Wadiah demand deposits
Giro wadiah pihak ketiga	19,375,902	28,288,463	Wadiah demand deposits third parties
Giro wadiah pihak berelasi	2,096,835	2,534,150	Wadiah demand deposits related parties
Tabungan wadiah			Wadiah savings
Tabungan wadiah	30,341,078	29,556,376	Wadiah savings third

pihak ketiga			parties
Tabungan wadiah pihak berelasi	6,367	20,249	Wadiah savings related parties
Simpanan dari bank lain	122,792	151,560	Other banks deposits
Liabilitas akseptasi	140,230	295,337	Acceptance payables
Estimasi kerugian komitmen dan kontinjensi	20,127	20,323	Estimated losses on commitments and contingencies
Utang pajak	480,243	537,514	Taxes payable
Liabilitas lainnya	2,496,729	3,006,842	Other liabilities
Jumlah liabilitas	57,070,552	65,430,042	Total liabilities
Dana syirkah temporer			Temporary syirkah funds
Bukan bank			Non-banks
Giro mudharabah			Mudharabah current account
Giro mudharabah pihak ketiga	7,224,935	2,189,160	Mudharabah current account third parties
Giro berjangka mudharabah pihak berelasi	2,189,458	3,181,292	Mudharabah current account related parties
Tabungan mudharabah			Mudharabah saving deposits
Tabungan mudharabah pihak ketiga	60,832,783	58,320,574	Mudharabah saving deposits third parties
Tabungan mudharabah pihak berelasi	247,975	169,166	Mudharabah saving deposits related parties
Deposito berjangka mudharabah			Mudharabah time deposits
Deposito berjangka mudharabah pihak ketiga	90,539,440	75,073,118	Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi	6,332,724	10,596,178	Mudharabah time deposits related parties
Bank			Bank
Giro mudharabah	34,112	0	Mudharabah current account
Tabungan mudharabah (ummat)	518,126	523,539	Mudharabah saving deposits (ummat)
Deposito berjangka mudharabah	564,540	374,336	Mudharabah time deposits
Efek yang diterbitkan bank			Bank securities issued
Sukuk mudharabah subordinasi	1,375,000	2,030,000	Subordinated mudharabah sukuk
Jumlah dana syirkah temporer	169,859,093	152,457,363	Total temporary syirkah funds
Ekuitas			Equity
Ekuitas yang diatribusikan kepada pemilik entitas induk			Equity attributable to equity owners of parent entity
Saham biasa	20,564,434	4,950,254	Common stocks
Tambahan modal disetor	992,024	14,964	Additional paid-in capital
Opsi saham	3,753	3,045	Stock options
Cadangan revaluasi	53,728	0	Revaluation reserves
Cadangan perubahan nilai wajar aset	4,741	0	Reserve for changes in fair value of

keuangan tersedia untuk dijual			available-for-sale financial assets
Cadangan pengukuran kembali program imbalan pasti	(35,258)	5,007	Reserve of remeasurements of defined benefit plans
Komponen ekuitas lainnya	0	16,298,857	Other components of equity
Saldo laba (akumulasi kerugian)			Retained earnings (deficit)
Saldo laba yang telah ditentukan penggunaannya			Appropriated retained earnings
Cadangan umum dan wajib	259,702	78,471	General and legal reserves
Saldo laba yang belum ditentukan penggunaannya	2,278,955	392,547	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	24,122,079	21,743,145	Total equity attributable to equity owners of parent entity
Jumlah ekuitas	24,122,079	21,743,145	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	251,051,724	239,630,550	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		Statement of profit or loss and other comprehensive income	
	30 September 2021	30 September 2020	
Pendapatan dan beban operasional			Operating income and expenses
Pendapatan pengelolaan dana oleh bank sebagai mudharib	13,293,494	12,438,741	Revenue from fund management as mudharib
Hak pihak ketiga atas bagi hasil dana syirkah temporer	(3,382,672)	(3,763,151)	Third parties share on return of temporary syirkah funds
Pendapatan operasional lainnya			Other operating income
Pendapatan operasional lainnya	2,034,453	1,921,228	Other operating income
Pembentukan kerugian penurunan nilai			Allowances for impairment losses
Pembentukan penyisihan kerugian penurunan nilai aset produktif	(2,484,470)	(2,648,496)	Allowances for impairment losses on earnings assets
Pembentukan penyisihan kerugian penurunan nilai aset non-produktif	(311,912)	(136,798)	Allowances for impairment losses on non-earnings assets
Pembalikan (beban) estimasi kerugian komitmen dan kontijensi	(1,367)	(4,301)	Reversal (expense) of estimated losses on commitments and contingencies
Beban operasional lainnya			Other operating expenses
Beban umum dan administrasi	(2,760,182)	(2,467,082)	General and administrative expenses
Beban operasional lainnya	(3,318,814)	(3,063,597)	Other operating expenses
Jumlah laba operasional	3,068,530	2,276,544	Total profit from operation
Pendapatan dan beban bukan operasional			Non-operating income and expense
Pendapatan bukan operasional	84,762	14,500	Non-operating income
Beban bukan operasional	(50,858)	(36,675)	Non-operating expenses
Jumlah laba (rugi) sebelum pajak penghasilan	3,102,434	2,254,369	Total profit (loss) before tax
Pendapatan (beban) pajak	(845,149)	(606,850)	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	2,257,285	1,647,519	Total profit (loss) from continuing operations
Jumlah laba (rugi)	2,257,285	1,647,519	Total profit (loss)
Pendapatan komprehensif lainnya, setelah pajak			Other comprehensive income, after tax
Pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak			Other comprehensive income that will not be reclassified to profit or loss, after tax
Pendapatan komprehensif lainnya atas keuntungan (kerugian) hasil revaluasi aset tetap, setelah pajak	53,728	(510)	Other comprehensive income for gains (losses) on revaluation of property and equipment, after tax
Pendapatan komprehensif	(40,265)	0	Other comprehensive

lainnya atas pengukuran kembali kewajiban manfaat pasti, setelah pajak			income for remeasurement of defined benefit obligation, after tax
Jumlah pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak	13,463	(510)	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	4,741	3,221	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	4,741	3,221	Total other comprehensive income that may be reclassified to profit or loss, after tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	18,204	2,711	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	2,275,489	1,650,230	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	2,257,285	1,647,519	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	2,275,489	1,650,230	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	54.88	40.15	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	54.88	40.15	Diluted earnings (loss) per share from continuing operations

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

30 September 2021

Laporan perubahan ekuitas												Statement of changes in equity
	Saham biasa	Tambahan modal disetor	Opsi saham	Cadangan revaluasi	Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual	Cadangan pengukuran kembali program imbalan pasti	Komponen transaksi ekuitas lainnya	Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib	Saldo laba yang belum ditentukan penggunaannya	Ekuitas yang dapat diatribusikan kepada entitas induk	Ekuitas	
	Common stocks	Additional paid-in capital	Stock options	Revaluation reserves	Reserve for changes in fair value of available-for-sale financial assets	Reserve of remeasurements of defined benefit plans	Other components of equity transactions	Appropriated retained earnings-general and legal reserves	Unappropriated retained earnings	Equity attributable to parent entity	Equity	Equity position
Posisi ekuitas												
Saldo awal periode sebelum penyajian kembali	4,950,254	14,964	3,045	0	0	5,007	16,298,857	78,471	392,547	21,743,145	21,743,145	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	4,950,254	14,964	3,045	0	0	5,007	16,298,857	78,471	392,547	21,743,145	21,743,145	Equity position, beginning of the period
Laba (rugi)							189,646		2,067,639	2,257,285	2,257,285	Profit (loss)
Pendapatan komprehensif lainnya				53,728	4,741	(40,265)				18,204	18,204	Other comprehensive income
Pembentukan cadangan umum								181,231	(181,231)			Allocation for general reserves
Pelaksanaan opsi saham			708							708	708	Stock options exercised
Transaksi ekuitas lainnya	15,614,180	977,060					(16,488,503)			102,737	102,737	Other equity transactions
Posisi ekuitas, akhir periode	20,564,434	992,024	3,753	53,728	4,741	(35,258)	0	259,702	2,278,955	24,122,079	24,122,079	Equity position, end of the period

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

30 September 2020

Laporan perubahan ekuitas

Statement of changes in equity

	Saham biasa	Tambahan modal disetor	Opsi saham	Cadangan pengukuran kembali program imbalan pasti	Komponen transaksi ekuitas lainnya	Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib	Saldo laba yang belum ditentukan penggunaannya	Ekuitas yang dapat diatribusikan kepada entitas induk	Ekuitas	
	Common stocks	Additional paid-in capital	Stock options	Reserve of remeasurements of defined benefit plans	Other components of equity transactions	Appropriated retained earnings-general and legal reserves	Unappropriated retained earnings	Equity attributable to parent entity	Equity	
Posisi ekuitas										Equity position
Saldo awal periode sebelum penyajian kembali	4,858,057	517	8,679	(2,180)	13,980,909	63,667	159,296	19,068,945	19,068,945	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	4,858,057	517	8,679	(2,180)	13,980,909	63,667	159,296	19,068,945	19,068,945	Equity position, beginning of the period
Laba (rugi)					1,456,936		190,583	1,647,519	1,647,519	Profit (loss)
Pendapatan komprehensif lainnya				7,825	(5,114)			2,711	2,711	Other comprehensive income
Pembentukan cadangan umum						14,803	(14,803)			Allocation for general reserves
Distribusi dividen kas					(150,788)			(150,788)	(150,788)	Distributions of cash dividends
Transaksi ekuitas lainnya			8,829		419,835			428,664	428,664	Other equity transactions
Posisi ekuitas, akhir periode	4,858,057	517	17,508	5,645	15,701,778	78,470	335,076	20,997,051	20,997,051	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 2021	30 September 2020	
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	13,003,861	12,225,470	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer	(3,415,226)	(3,790,733)	Payments of temporary syirkah funds
Pendapatan dari transaksi operasional lainnya	1,459,540	1,320,174	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	574,913	601,054	Recoveries of written off assets
Penerimaan pengembalian (pembayaran) pajak penghasilan	(1,006,812)	(360,699)	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	(7,012,159)	(6,562,558)	Payments for other operating expenses
Penerimaan pendapatan non-operasional	125,504	26,597	Receipts from non-operating income
Penerimaan (pengeluaran) kas lainnya dari aktivitas operasi	(170,911)	(175,468)	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	4,809,923	447,754	Decrease (increase) in placements with other banks and bank indonesia
Penurunan (kenaikan) efek yang diperdagangkan	(1,197,001)	1,480,321	Decrease (increase) in marketable securities
Penurunan (kenaikan) tagihan akseptasi	155,107	13,732	Decrease (increase) in acceptance receivables
Penurunan (kenaikan) piutang dan pembiayaan syariah			Decrease (increase) in sharia financing and receivables
Penurunan (kenaikan) piutang murabahah	(7,194,289)	(13,836,597)	Decrease (increase) in murabahah receivables
Penurunan (kenaikan) piutang istishna	235	2,292	Decrease (increase) in istishna receivables
Penurunan (kenaikan) piutang ijarah	(41,058)	(12,845)	Decrease (increase) in ijarah receivables
Penurunan (kenaikan) pinjaman qardh	(246,101)	545,242	Decrease (increase) in qardh funds
Penurunan (kenaikan) pembiayaan mudharabah	569,996	769,704	Decrease (increase) in mudharabah financing
Penurunan (kenaikan) pembiayaan musyarakah	(126,942)	(4,496,628)	Decrease (increase) in musyarakah financing
Penurunan (kenaikan) aset ijarah	419,320	591,229	Decrease (increase) in ijarah assets
Penurunan (kenaikan) aset lainnya	(520,117)	(337,822)	Decrease (increase) in other assets

Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Kenaikan (penurunan) liabilitas segera	1,111,218	171,052	Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro wadiah simpanan nasabah	(9,349,876)	11,098,089	Increase (decrease) in customers wadiah demand deposits
Kenaikan (penurunan) tabungan wadiah simpanan nasabah	770,820	4,981,434	Increase (decrease) in customers wadiah saving deposits
Kenaikan (penurunan) simpanan dari bank lain	(28,762)	3,012	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) liabilitas akseptasi	(155,107)	(13,732)	Increase (decrease) in acceptance payables
Kenaikan (penurunan) dana syirkah temporer	18,056,725	6,713,553	Increase (decrease) in temporary syirkah funds
Kenaikan (penurunan) liabilitas lainnya	(497,387)	(1,946,202)	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	10,095,414	9,457,425	Total net cash flows received from (used in) operating activities
Arus kas dari aktivitas investasi			Cash flows from investing activities
Pencairan (penempatan) obligasi dan (atau) sukuk	(13,298,053)	(544,486)	Withdrawal (placement) of bonds and (or) sukuk
Penerimaan dari penjualan (perolehan) aset tetap	(406,857)	(193,889)	Proceeds from disposal (acquisition) of property and equipment
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	(13,704,910)	(738,375)	Total net cash flows received from (used in) investing activities
Arus kas dari aktivitas pendanaan			Cash flows from financing activities
Kenaikan (penurunan) efek yang diterbitkan	(655,000)	96,000	Increase (decrease) in securities issued
Pembayaran dividen dari aktivitas pendanaan	(0)	(254,808)	Dividends paid from financing activities
Penerimaan (pengeluaran) kas lainnya dari aktivitas pendanaan	14,534	(190,586)	Other cash inflows (outflows) from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	(640,466)	(349,394)	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	(4,249,962)	8,369,656	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	28,582,947	25,715,414	Cash and cash equivalents cash flows, beginning of the period
Kas dan setara kas arus kas, akhir periode	24,332,985	34,085,070	Cash and cash equivalents cash flows, end of the period