

Nomor Surat	No.02/161-3/DIR-CFA
Nama Emiten	PT Bank Syariah Indonesia Tbk
Kode Emiten	BRIS
Perihal	Penyampaian Laporan Keuangan Tahunan

Perseroan dengan ini menyampaikan laporan keuangan untuk Tahun Bulan yang berakhir pada 31/12/2021 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
		31 December 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	Tahunan / Annual	Period of financial statements submissions
Tanggal awal periode berjalan	January 01, 2021	Current period start date
Tanggal akhir periode berjalan	December 31, 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	December 31, 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	Diaudit / Audited	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	January 19, 2022	Date of auditor's opinion or result of review report
Auditor tahun berjalan	Tanudiredja, Wibisana, Rintis dan Rekan	Current year auditor
Nama partner audit tahun berjalan	Drs. M. Jusuf Wibisana, M.Ec., CPA	Name of current year audit signing partner
Lama tahun penugasan partner yang menandatangani		Number of years served as audit signing partner
Auditor tahun sebelumnya	Purwantono, Sungkoro dan Surja	Prior year auditor
Nama partner audit tahun sebelumnya	Christophorus Alvin Kossim	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
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**[4220000] Statement of financial position presented using order of liquidity -  
Financial and Sharia Industry**

<b>Laporan posisi keuangan</b>			<b>Statement of financial position</b>
	<b>31 December 2021</b>	<b>31 December 2020</b>	
<b>Aset</b>			<b>Assets</b>
Kas	4,119,903	3,180,739	Cash
Giro pada bank indonesia	11,614,743	5,735,994	Current accounts with bank Indonesia
<b>Giro pada bank lain</b>			<b>Current accounts with other banks</b>
Giro pada bank lain pihak ketiga	1,254,347	6,463,680	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	469,442	2,220,518	Current accounts with other banks related parties
Cadangan kerugian penurunan nilai pada giro pada bank lain	( 17,238 )	( 68,393 )	Allowance for impairment losses for current accounts with other bank
<b>Penempatan pada bank indonesia dan bank lain</b>			<b>Placements with bank Indonesia and other banks</b>
Penempatan pada bank indonesia dan bank lain pihak ketiga	9,083,837	15,871,939	Placements with bank Indonesia and other banks third parties
<b>Efek-efek yang diperdagangkan</b>			<b>Marketable securities</b>
Efek-efek yang diperdagangkan pihak ketiga	28,960,003	18,767,522	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	38,431,042	30,273,754	Marketable securities related parties
Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan	( 18,075 )	( 24,858 )	Allowance for impairment losses for marketable securities
<b>Wesel ekspor dan tagihan lainnya</b>			<b>Bills and other receivables</b>
Wesel ekspor dan tagihan lainnya pihak ketiga	206,100	89,219	Bills and other receivables third parties
<b>Tagihan akseptasi</b>			<b>Acceptance receivables</b>
Tagihan akseptasi pihak ketiga	53,823	60,654	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	107,672	234,683	Acceptance receivables related parties
Cadangan kerugian penurunan nilai pada tagihan akseptasi	( 1,615 )	( 2,548 )	Allowance for impairment losses for acceptance receivables
<b>Piutang murabahah</b>			<b>Murabahah receivables</b>
Piutang murabahah pihak ketiga	101,184,932	88,945,718	Murabahah receivables third parties
Piutang murabahah pihak berelasi	500,628	898,372	Murabahah receivables related parties
Cadangan kerugian penurunan nilai pada piutang murabahah	( 3,351,703 )	( 3,279,426 )	Allowance for impairment losses for murabahah receivables
<b>Piutang istishna</b>			<b>Istishna receivables</b>
Piutang istishna pihak	359	637	Istishna receivables third

ketiga			parties
Cadangan kerugian penurunan nilai pada piutang istishna	( 3 )	( 30 )	Allowance for impairment losses for istishna receivables
<b>Piutang ijarah</b>			<b>Ijarah receivables</b>
Piutang ijarah pihak ketiga	101,570	39,167	Ijarah receivables third parties
Cadangan kerugian penurunan nilai pada piutang ijarah	( 98,800 )	( 15,250 )	Allowance for impairment losses for ijarah receivables
<b>Pinjaman qardh</b>			<b>Qardh funds</b>
Pinjaman qardh pihak ketiga	8,133,403	6,963,070	Qardh funds third parties
Pinjaman qardh pihak berelasi	1,285,828	2,317,785	Qardh funds related parties
Cadangan kerugian penurunan nilai pada pinjaman qardh	( 337,831 )	( 226,482 )	Allowance for impairment losses for qardh funds
<b>Pembiayaan mudharabah</b>			<b>Mudharabah financing</b>
Pembiayaan mudharabah pihak ketiga	1,154,595	1,460,923	Mudharabah financing third parties
Pembiayaan mudharabah pihak berelasi	473,842	1,210,059	Mudharabah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan mudharabah	( 36,123 )	( 72,195 )	Allowance for impairment losses for mudharabah financing
<b>Pembiayaan musyarakah</b>			<b>Musyarakah financing</b>
Pembiayaan musyarakah pihak ketiga	37,198,108	35,725,705	Musyarakah financing third parties
Pembiayaan musyarakah pihak berelasi	20,356,328	17,622,828	Musyarakah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan musyarakah	( 3,651,313 )	( 2,452,358 )	Allowance for impairment losses for musyarakah financing
Biaya dibayar dimuka	483,399	506,357	Prepaid expenses
Jaminan	45,624	25,844	Guarantees
Pajak dibayar dimuka	0	12,308	Prepaid taxes
Aset pajak tangguhan	1,445,324	1,109,281	Deferred tax assets
Aset ijarah	901,565	1,509,461	Ijarah assets
Aset tetap	4,055,953	3,397,075	Property and equipment
Agunan yang diambil alih	875,376	986,833	Foreclosed assets
Aset lainnya	304,036	92,939	Other assets
Jumlah aset	265,289,081	239,581,524	Total assets
<b>Liabilitas, dana syirkah temporer dan ekuitas</b>			<b>Liabilities, temporary syirkah funds and equity</b>
<b>Liabilitas</b>			<b>Liabilities</b>
Liabilitas segera	608,554	989,362	Obligations due immediately
Bagi hasil yang belum dibagikan	158,478	170,010	Undistributed profit sharing
<b>Simpanan nasabah</b>			<b>Customers Deposits</b>
<b>Giro wadiah</b>			<b>Wadiah demand deposits</b>
Giro wadiah pihak ketiga	21,076,310	28,428,916	Wadiah demand deposits third parties
Giro wadiah pihak berelasi	1,335,304	2,393,697	Wadiah demand deposits related parties
<b>Tabungan wadiah</b>			<b>Wadiah savings</b>
Tabungan wadiah	34,826,660	29,561,910	Wadiah savings third

pihak ketiga			parties
Tabungan wadiah pihak berelasi	9,616	19,060	Wadiah savings related parties
Simpanan dari bank lain	115,938	806,560	Other banks deposits
Liabilitas akseptasi	161,495	295,337	Acceptance payables
Estimasi kerugian komitmen dan kontinjensi	17,194	20,323	Estimated losses on commitments and contingencies
Utang pajak	504,078	537,514	Taxes payable
Liabilitas lainnya	2,236,358	1,908,921	Other liabilities
Kewajiban imbalan pasca kerja	836,491	908,751	post-employment benefit obligations
Jumlah liabilitas	61,886,476	66,040,361	Total liabilities
<b>Dana syirkah temporer</b>			<b>Temporary syirkah funds</b>
<b>Bukan bank</b>			<b>Non-banks</b>
<b>Giro mudharabah</b>			<b>Mudharabah current account</b>
Giro mudharabah pihak ketiga	9,088,719	2,159,998	Mudharabah current account third parties
Giro berjangka mudharabah pihak berelasi	4,192,600	3,187,886	Mudharabah current account related parties
<b>Tabungan mudharabah</b>			<b>Mudharabah saving deposits</b>
Tabungan mudharabah pihak ketiga	64,246,067	58,322,260	Mudharabah saving deposits third parties
Tabungan mudharabah pihak berelasi	292,300	163,134	Mudharabah saving deposits related parties
<b>Deposito berjangka mudharabah</b>			<b>Mudharabah time deposits</b>
Deposito berjangka mudharabah pihak ketiga	91,291,168	72,732,982	Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi	6,892,587	12,936,314	Mudharabah time deposits related parties
<b>Bank</b>			<b>Bank</b>
<b>Giro mudharabah</b>	37,308	22,568	<b>Mudharabah current account</b>
Tabungan mudharabah (ummat)	564,124	523,540	Mudharabah saving deposits (ummat)
<b>Deposito berjangka mudharabah</b>	408,798	374,336	<b>Mudharabah time deposits</b>
<b>Efek yang diterbitkan bank</b>			<b>Bank securities issued</b>
Sukuk mudharabah subordinasi	1,375,000	1,375,000	Subordinated mudharabah sukuk
Jumlah dana syirkah temporer	178,388,671	151,798,018	Total temporary syirkah funds
<b>Ekuitas</b>			<b>Equity</b>
<b>Ekuitas yang diatribusikan kepada pemilik entitas induk</b>			<b>Equity attributable to equity owners of parent entity</b>
Saham biasa	20,564,654	3,142,019	Common stocks
Tambahan modal disetor	( 6,366,776 )	0	Additional paid-in capital
Opsi saham	0	0	Stock options
Cadangan revaluasi	444,530	395,725	Revaluation reserves

Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual	22,263	0	Reserve for changes in fair value of available-for-sale financial assets
Cadangan pengukuran kembali program imbalan pasti	140,271	53,998	Reserve of remeasurements of defined benefit plans
Komponen ekuitas lainnya	0	10,903,586	Other components of equity
<b>Saldo laba (akumulasi kerugian)</b>			<b>Retained earnings (deficit)</b>
<b>Saldo laba yang telah ditentukan penggunaannya</b>			<b>Appropriated retained earnings</b>
Cadangan umum dan wajib	779,036	597,804	General and legal reserves
Saldo laba yang belum ditentukan penggunaannya	9,429,956	6,650,013	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	25,013,934	21,743,145	Total equity attributable to equity owners of parent entity
Jumlah ekuitas	25,013,934	21,743,145	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	265,289,081	239,581,524	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**

<b>Laporan laba rugi dan penghasilan komprehensif lain</b>		<b>Statement of profit or loss and other comprehensive income</b>	
	<b>31 December 2021</b>	<b>31 December 2020</b>	
<b>Pendapatan dan beban operasional</b>			<b>Operating income and expenses</b>
Pendapatan pengelolaan dana oleh bank sebagai mudharib	17,808,432	16,929,592	Revenue from fund management as mudharib
Hak pihak ketiga atas bagi hasil dana syirkah temporer	( 4,378,807 )	( 5,004,254 )	Third parties share on return of temporary syirkah funds
<b>Pendapatan operasional lainnya</b>			<b>Other operating income</b>
Pendapatan provisi dan komisi dari transaksi lainnya selain kredit	61,074	71,870	Provisions and commissions income from transactions other than loan
Penerimaan kembali aset yang telah dihapusbukukan	762,536	540,173	Revenue from recovery of written-off assets
Keuntungan (kerugian) selisih kurs mata uang asing	40,198	75,402	Gains (losses) on changes in foreign exchange rates
<b>Pendapatan operasional lainnya</b>	<b>2,148,438</b>	<b>2,089,256</b>	<b>Other operating income</b>
<b>Pembentukan kerugian penurunan nilai</b>			<b>Allowances for impairment losses</b>
Pembentukan penyisihan kerugian penurunan nilai aset produktif	( 3,644,417 )	( 3,605,079 )	Allowances for impairment losses on earnings assets
Pembentukan penyisihan kerugian penurunan nilai aset non-produktif	89,995	( 14,555 )	Allowances for impairment losses on non-earnings assets
Pembalikan (beban) estimasi kerugian komitmen dan kontijensi	3,173	( 812 )	Reversal (expense) of estimated losses on commitments and contingencies
<b>Beban operasional lainnya</b>			<b>Other operating expenses</b>
Beban umum dan administrasi	( 3,970,211 )	( 3,463,591 )	General and administrative expenses
<b>Beban operasional lainnya</b>	<b>( 4,914,246 )</b>	<b>( 4,565,838 )</b>	<b>Other operating expenses</b>
Jumlah laba operasional	4,006,165	3,052,164	Total profit from operation
<b>Pendapatan dan beban bukan operasional</b>			<b>Non-operating income and expense</b>
Pendapatan bukan operasional	698	600	Non-operating income
Beban bukan operasional	( 46,339 )	( 47,567 )	Non-operating expenses
Jumlah laba (rugi) sebelum pajak penghasilan	3,960,524	3,005,197	Total profit (loss) before tax
Pendapatan (beban) pajak	( 932,319 )	( 817,548 )	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	3,028,205	2,187,649	Total profit (loss) from continuing operations
Jumlah laba (rugi)	3,028,205	2,187,649	Total profit (loss)
<b>Pendapatan komprehensif lainnya, setelah pajak</b>			<b>Other comprehensive income, after tax</b>
<b>Pendapatan komprehensif</b>			<b>Other comprehensive</b>



<b>lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak</b>			<b>income that will not be reclassified to profit or loss, after tax</b>
Pendapatan komprehensif lainnya atas keuntungan (kerugian) hasil revaluasi aset tetap, setelah pajak	119,719	0	Other comprehensive income for gains (losses) on revaluation of property and equipment, after tax
Pendapatan komprehensif lainnya atas pengukuran kembali kewajiban manfaat pasti, setelah pajak	50,462	( 34,183 )	Other comprehensive income for remeasurement of defined benefit obligation, after tax
Jumlah pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak	170,181	( 34,183 )	Total other comprehensive income that will not be reclassified to profit or loss, after tax
<b>Pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak</b>			<b>Other comprehensive income that may be reclassified to profit or loss, after tax</b>
Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar aset keuangan yang tersedia untuk dijual, setelah pajak	19,410	( 2,320 )	Unrealised gains (losses) on changes in fair value of available-for-sale financial assets, after tax
Penyesuaian lainnya atas pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak	0	0	Other adjustments to other comprehensive income that may be reclassified to profit or loss, after tax
Jumlah pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak	19,410	( 2,320 )	Total other comprehensive income that may be reclassified to profit or loss, after tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	189,591	( 36,503 )	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	3,217,796	2,151,146	Total comprehensive income
<b>Laba (rugi) yang dapat diatribusikan</b>			<b>Profit (loss) attributable to</b>
Laba (rugi) yang dapat diatribusikan ke entitas induk	3,028,205	2,187,649	Profit (loss) attributable to parent entity
<b>Laba rugi komprehensif yang dapat diatribusikan</b>			<b>Comprehensive income attributable to</b>
Laba rugi komprehensif yang dapat diatribusikan ke entitas induk	3,217,796	2,151,146	Comprehensive income attributable to parent entity
<b>Laba (rugi) per saham</b>			<b>Earnings (loss) per share</b>
<b>Laba per saham dasar diatribusikan kepada pemilik entitas induk</b>			<b>Basic earnings per share attributable to equity owners of the parent entity</b>
Laba (rugi) per saham dasar dari operasi yang dilanjutkan	73.69	53.52	Basic earnings (loss) per share from continuing operations
<b>Laba (rugi) per saham dilusian</b>			<b>Diluted earnings (loss) per share</b>
Laba (rugi) per saham dilusian dari operasi yang dilanjutkan	73.66	53.51	Diluted earnings (loss) per share from continuing operations

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

31 December 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	3,142,019	0	0	395,725	0	53,998	10,903,586	597,804	6,650,013	21,743,145	21,743,145	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	3,142,019	0	0	395,725	0	53,998	10,903,586	597,804	6,650,013	21,743,145	21,743,145	Equity position, beginning of the period
Laba (rugi)							67,030		2,961,175	3,028,205	3,028,205	Profit (loss)
Pendapatan komprehensif lainnya				48,805	22,263	86,273	32,250			189,591	189,591	Other comprehensive income
Pembentukan cadangan umum								181,232	( 181,232 )	0	0	Allocation for general reserves
Pelaksanaan opsi saham							707			707	707	Stock options exercised
Transaksi ekuitas lainnya	17,422,635	( 6,366,776 )					( 11,003,573 )			52,286	52,286	Other equity transactions
Posisi ekuitas, akhir periode	20,564,654	( 6,366,776 )	0	444,530	22,263	140,271	0	779,036	9,429,956	25,013,934	25,013,934	Equity position, end of the period

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

31 December 2020

Laporan perubahan ekuitas

Statement of changes equ

	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	
Posisi ekuitas												Equity posi
Saldo awal periode sebelum penyajian kembali	4,858,057	517	0	0	0	( 2,180 )	13,989,588	63,667	159,296	19,068,945	19,068,945	Balance before restatement a beginning of perio
Penyesuaian												Adjustment
Penyesuaian lainnya	( 1,869,035 )	( 517 )		395,725	710	49,229	( 4,166,478 )	534,137	5,056,229	0		Other adjustments
Posisi ekuitas, awal periode	2,989,022	0	0	395,725	710	47,049	9,823,110	597,804	5,215,525	19,068,945	19,068,945	Equity position, beginning of the perio
Laba (rugi)							753,161		1,434,488	2,187,649	2,187,649	Profit (loss
Pendapatan komprehensif lainnya					( 710 )	6,949	( 42,742 )			( 36,503 )	( 36,503 )	Other comprehensive incom
Distribusi dividen kas							( 150,788 )			( 150,788 )	( 150,788 )	Distributions of cash dividend
Pelaksanaan opsi saham							( 5,633 )			( 5,633 )	( 5,633 )	Stock options exercise
Transaksi ekuitas lainnya	152,997	0		0	0	0	526,478	0	0	679,475	679,475	Other equity transaction
Posisi ekuitas, akhir periode	3,142,019	0	0	395,725	0	53,998	10,903,586	597,804	6,650,013	21,743,145	21,743,145	Equity position, end of the perio

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

Laporan arus kas		Statement of cash flows	
	31 December 2021	31 December 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	17,729,782	16,842,565	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer	( 4,390,339 )	( 5,035,144 )	Payments of temporary syirkah funds
Pendapatan dari transaksi operasional lainnya	2,249,710	2,236,528	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	998,496	854,564	Recoveries of written off assets
Penerimaan pengembalian (pembayaran) pajak penghasilan	( 1,344,080 )	( 943,242 )	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	( 10,190,968 )	( 7,910,953 )	Payments for other operating expenses
Penerimaan pendapatan non-operasional	65,766	( 54,177 )	Receipts from non-operating income
Penerimaan (pengeluaran) kas lainnya dari aktivitas operasi	( 238,800 )	( 215,495 )	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	6,958,439	( 3,458,439 )	Decrease (increase) in placements with other banks and bank indonesia
Penurunan (kenaikan) efek yang diperdagangkan	( 566,235 )	290,580	Decrease (increase) in marketable securities
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	( 116,881 )	41,747	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) tagihan akseptasi	133,842	( 58,083 )	Decrease (increase) in acceptance receivables
Penurunan (kenaikan) piutang dan pembiayaan syariah			Decrease (increase) in sharia financing and receivables
Penurunan (kenaikan) piutang murabahah	( 11,841,470 )	( 16,843,959 )	Decrease (increase) in murabahah receivables
Penurunan (kenaikan) piutang istishna	278	2,333	Decrease (increase) in istishna receivables
Penurunan (kenaikan) piutang ijarah	( 62,403 )	( 17,745 )	Decrease (increase) in ijarah receivables
Penurunan (kenaikan) pinjaman qardh	( 138,376 )	( 715,629 )	Decrease (increase) in qardh funds
Penurunan (kenaikan) pembiayaan mudharabah	1,042,545	1,066,638	Decrease (increase) in mudharabah financing
Penurunan (kenaikan) pembiayaan musyarakah	( 4,205,903 )	( 5,275,926 )	Decrease (increase) in musyarakah financing
Penurunan (kenaikan)	607,896	741,805	Decrease (increase) in

aset ijarah			ijarah assets
Penurunan (kenaikan) aset lainnya	( 708,204 )	( 613,367 )	Decrease (increase) in other assets
<b>Kenaikan (penurunan) liabilitas operasi</b>			<b>Increase (decrease) in operating liabilities</b>
Kenaikan (penurunan) liabilitas segera	( 354,881 )	( 121,921 )	Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro wadiah simpanan nasabah	( 8,410,999 )	14,394,373	Increase (decrease) in customers wadiah demand deposits
Kenaikan (penurunan) tabungan wadiah simpanan nasabah	5,255,306	8,445,342	Increase (decrease) in customers wadiah saving deposits
Kenaikan (penurunan) simpanan dari bank lain	( 690,622 )	699,665	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) liabilitas akseptasi	( 133,842 )	58,083	Increase (decrease) in acceptance payables
Kenaikan (penurunan) dana syirkah temporer	26,590,653	9,480,779	Increase (decrease) in temporary syirkah funds
Kenaikan (penurunan) liabilitas lainnya	438,098	( 1,703,510 )	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	18,676,808	12,187,412	Total net cash flows received from (used in) operating activities
<b>Arus kas dari aktivitas investasi</b>			<b>Cash flows from investing activities</b>
Pencairan (penempatan) obligasi dan (atau) sukuk	( 17,783,534 )	( 10,661,812 )	Withdrawal (placement) of bonds and (or) sukuk
Penerimaan dari penjualan (perolehan) aset tetap	( 787,504 )	( 1,086,089 )	Proceeds from disposal (acquisition) of property and equipment
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	( 18,571,038 )	( 11,747,901 )	Total net cash flows received from (used in) investing activities
<b>Arus kas dari aktivitas pendanaan</b>			<b>Cash flows from financing activities</b>
Kenaikan (penurunan) efek yang diterbitkan	0	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	( 77,929 )	18,314	Other cash inflows (outflows) from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	( 77,929 )	( 140,494 )	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	27,841	299,017	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	26,514,431	26,215,414	Cash and cash equivalents cash flows, beginning of the period
Kas dan setara kas arus kas, akhir periode	26,542,272	26,514,431	Cash and cash equivalents cash flows, end of the period