

Nomor Surat	NO.1/999-3/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 3 Bulan yang berakhir pada 31/03/2021 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									

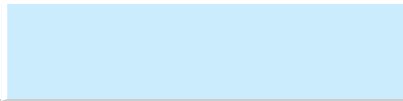
Dokumen ini merupakan dokumen resmi PT Bank Syariah Indonesia Tbk yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik.

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

## [1000000] General information

Informasi umum		General information
		31 March 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 I / First Quarter	Period of financial statements submissions
Tanggal awal periode berjalan	January 01, 2021	Current period start date
Tanggal akhir periode berjalan	March 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	March 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	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		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**

<b>Laporan posisi keuangan</b>			<b>Statement of financial position</b>
	<b>31 March 2021</b>	<b>31 December 2020</b>	
<b>Aset</b>			<b>Assets</b>
Kas	2,735,880	3,180,739	Cash
Giro pada bank indonesia	6,144,050	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	1,519,344	6,461,029	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	1,490,691	2,223,169	Current accounts with other banks related parties
Cadangan kerugian penurunan nilai pada giro pada bank lain	( 30,100 )	( 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	15,638,758	15,791,939	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	13,495,013	18,713,382	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	33,923,130	30,407,893	Marketable securities related parties
Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan	( 24,672 )	( 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	85,592	89,219	Bills and other receivables third parties
<b>Tagihan akseptasi</b>			<b>Acceptance receivables</b>
Tagihan akseptasi pihak ketiga	262,969	55,949	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	73,818	239,388	Acceptance receivables related parties
Cadangan kerugian penurunan nilai pada tagihan akseptasi	( 3,018 )	( 2,548 )	Allowance for impairment losses for acceptance receivables
<b>Piutang murabahah</b>			<b>Murabahah receivables</b>
Piutang murabahah pihak ketiga	91,644,245	88,953,125	Murabahah receivables third parties
Piutang murabahah pihak berelasi	815,228	890,965	Murabahah receivables related parties
Cadangan kerugian penurunan nilai pada piutang murabahah	( 3,429,458 )	( 3,279,397 )	Allowance for impairment losses for murabahah receivables
<b>Piutang istishna</b>			<b>Istishna receivables</b>
Piutang istishna pihak	595	637	Istishna receivables third

ketiga			parties
Cadangan kerugian penurunan nilai pada piutang istishna	( 30 )	( 30 )	Allowance for impairment losses for istishna receivables
<b>Piutang ijarah</b>			<b>Ijarah receivables</b>
Piutang ijarah pihak ketiga	41,431	40,155	Ijarah receivables third parties
Cadangan kerugian penurunan nilai pada piutang ijarah	( 18,954 )	( 15,279 )	Allowance for impairment losses for ijarah receivables
<b>Pinjaman qardh</b>			<b>Qardh funds</b>
Pinjaman qardh pihak ketiga	7,089,754	6,965,247	Qardh funds third parties
Pinjaman qardh pihak berelasi	1,785,121	2,315,608	Qardh funds related parties
Cadangan kerugian penurunan nilai pada pinjaman qardh	( 425,666 )	( 226,482 )	Allowance for impairment losses for qardh funds
<b>Pembiayaan mudharabah</b>			<b>Mudharabah financing</b>
Pembiayaan mudharabah pihak ketiga	1,197,527	1,410,662	Mudharabah financing third parties
Pembiayaan mudharabah pihak berelasi	1,333,027	1,260,320	Mudharabah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan mudharabah	( 64,451 )	( 72,195 )	Allowance for impairment losses for mudharabah financing
<b>Pembiayaan musyarakah</b>			<b>Musyarakah financing</b>
Pembiayaan musyarakah pihak ketiga	35,956,065	35,681,039	Musyarakah financing third parties
Pembiayaan musyarakah pihak berelasi	17,788,908	17,667,494	Musyarakah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan musyarakah	( 2,802,699 )	( 2,452,358 )	Allowance for impairment losses for musyarakah financing
Aset keuangan lainnya	590,622	717,874	Other financial assets
Biaya dibayar dimuka	416,658	516,124	Prepaid expenses
Jaminan	22,049	19,662	Guarantees
Pajak dibayar dimuka	102,024	12,236	Prepaid taxes
Aset pajak tangguhan	1,103,670	1,109,281	Deferred tax assets
Aset ijarah	1,421,693	1,513,841	Ijarah assets
Aset tetap	3,374,182	3,396,516	Property and equipment
Agunan yang diambil alih	74,594	74,594	Foreclosed assets
Aset lainnya	1,099,411	328,009	Other assets
Jumlah aset	234,427,001	239,630,550	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	958,116	842,798	Obligations due immediately
Bagi hasil yang belum dibagikan	159,136	176,430	Undistributed profit sharing
<b>Simpanan nasabah</b>			<b>Customers Deposits</b>
<b>Giro wadiah</b>			<b>Wadiah demand deposits</b>
Giro wadiah pihak ketiga	20,246,142	28,288,463	Wadiah demand deposits third parties
Giro wadiah pihak berelasi	4,928,722	2,534,150	Wadiah demand deposits related parties
<b>Tabungan wadiah</b>			<b>Wadiah savings</b>

Tabungan wadiah pihak ketiga	29,361,539	29,556,376	Wadiah savings third parties
Tabungan wadiah pihak berelasi	40,458	20,249	Wadiah savings related parties
Simpanan dari bank lain	142,814	151,560	Other banks deposits
Utang asuransi	0	0	Insurance payables
Liabilitas akseptasi	336,787	295,337	Acceptance payables
Uang muka dan angsuran	0	0	Advances and installments
Estimasi kerugian komitmen dan kontinjensi	20,739	20,323	Estimated losses on commitments and contingencies
Utang pajak	306,446	537,514	Taxes payable
Liabilitas lainnya	2,307,676	3,006,842	Other liabilities
Kewajiban imbalan pasca kerja	0	0	post-employment benefit obligations
Jumlah liabilitas	58,808,575	65,430,042	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	1,143,328	2,166,593	Mudharabah current account third parties
Giro berjangka mudharabah pihak berelasi	5,147,916	3,181,292	Mudharabah current account related parties
<b>Tabungan mudharabah</b>			<b>Mudharabah saving deposits</b>
Tabungan mudharabah pihak ketiga	57,626,613	58,305,834	Mudharabah saving deposits third parties
Tabungan mudharabah pihak berelasi	200,478	183,906	Mudharabah saving deposits related parties
<b>Deposito berjangka mudharabah</b>			<b>Mudharabah time deposits</b>
Deposito berjangka mudharabah pihak ketiga	77,815,269	75,039,195	Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi	8,995,485	10,630,101	Mudharabah time deposits related parties
<b>Bank</b>			<b>Bank</b>
<b>Giro mudharabah</b>	26,313	22,567	<b>Mudharabah current account</b>
Tabungan mudharabah (ummat)	374,342	523,539	Mudharabah saving deposits (ummat)
<b>Deposito berjangka mudharabah</b>	415,872	374,336	<b>Mudharabah time deposits</b>
<b>Efek yang diterbitkan bank</b>			<b>Bank securities issued</b>
Sukuk mudharabah subordinasi	1,375,000	2,030,000	Subordinated mudharabah sukuk
Jumlah dana syirkah temporer	153,120,616	152,457,363	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	20,515,604	4,950,254	Common stocks
Tambahan modal	995,823	14,964	Additional paid-in capital

disetor			
Opsi saham	3,753	3,045	Stock options
Cadangan revaluasi	( 7,021 )	0	Revaluation reserves
Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual	1,895	0	Reserve for changes in fair value of 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
<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	78,471	78,471	General and legal reserves
Saldo laba yang belum ditentukan penggunaannya	944,543	392,547	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	22,497,810	21,743,145	Total equity attributable to equity owners of parent entity
Jumlah ekuitas	22,497,810	21,743,145	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	234,427,001	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**

	31 March 2021	31 March 2020	
<b>Pendapatan dan beban operasional</b>			<b>Operating income and expenses</b>
Pendapatan pengelolaan dana oleh bank sebagai mudharib	4,441,799	4,240,640	Revenue from fund management as mudharib
Hak pihak ketiga atas bagi hasil dana syirkah temporer	( 1,150,533 )	( 1,317,109 )	Third parties share on return of temporary syirkah funds
<b>Pendapatan operasional lainnya</b>			<b>Other operating income</b>
<b>Pendapatan operasional lainnya</b>	637,817	656,404	<b>Other operating income</b>
<b>Pembentukan kerugian penurunan nilai</b>			<b>Allowances for impairment losses</b>
Pembentukan penyisihan kerugian penurunan nilai aset produktif	( 766,504 )	( 608,286 )	Allowances for impairment losses on earnings assets
Pembentukan penyisihan kerugian penurunan nilai aset non-produktif	( 135,131 )	( 389,735 )	Allowances for impairment losses on non-earnings assets
Pembalikan (beban) estimasi kerugian komitmen dan kontijensi	( 1,469 )	167	Reversal (expense) of estimated losses on commitments and contingencies
<b>Beban operasional lainnya</b>			<b>Other operating expenses</b>
Beban umum dan administrasi	( 864,163 )	( 787,196 )	General and administrative expenses
<b>Beban operasional lainnya</b>	( 1,079,787 )	( 929,524 )	<b>Other operating expenses</b>
Jumlah laba operasional	1,082,029	865,361	Total profit from operation
<b>Pendapatan dan beban bukan operasional</b>			<b>Non-operating income and expense</b>
Pendapatan bukan operasional	41,088	45,234	Non-operating income
Beban bukan operasional	( 106,608 )	( 22,756 )	Non-operating expenses
Jumlah laba (rugi) sebelum pajak penghasilan	1,016,509	887,839	Total profit (loss) before tax
Pendapatan (beban) pajak	( 274,867 )	( 230,641 )	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	741,642	657,198	Total profit (loss) from continuing operations
Jumlah laba (rugi)	741,642	657,198	Total profit (loss)
<b>Pendapatan komprehensif lainnya, setelah pajak</b>			<b>Other comprehensive income, after tax</b>
<b>Pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak</b>			<b>Other comprehensive income that will not be reclassified to profit or loss, after tax</b>
Pendapatan komprehensif lainnya atas pengukuran kembali kewajiban manfaat pasti, setelah pajak	0	3,135	Other comprehensive income for remeasurement of defined benefit obligation, after tax
Jumlah pendapatan	0	3,135	Total other comprehensive



komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak			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	1,895	( 20,192 )	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	1,895	( 20,192 )	Total other comprehensive income that may be reclassified to profit or loss, after tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	1,895	( 17,057 )	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	743,537	640,141	Total comprehensive income
<b>Laba (rugi) yang dapat diatribusikan</b>			<b>Profit (loss) attributable to</b>
Laba (rugi) yang dapat diatribusikan ke entitas induk	741,642	657,198	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	743,537	640,141	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	18.08	16.02	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	18.04	16.02	Diluted earnings (loss) per share from continuing operations

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

31 March 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	Kepentingan 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 equity interests	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		551,996	741,642	741,642	Profit (loss)
Pendapatan komprehensif lainnya					1,895					1,895	1,895	Other comprehensive income
Pelaksanaan opsi saham			708							708	708	Stock options exercised
Transaksi ekuitas lainnya	15,565,350	980,859		( 7,021 )		( 40,265 )	( 16,488,503 )			10,420	10,420	Other equity transactions
Posisi ekuitas, akhir periode	20,515,604	995,823	3,753	( 7,021 )	1,895	( 35,258 )	0	78,471	944,543	22,497,810	22,497,810	Equity position, end of the period

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

31 March 2020

Laporan perubahan ekuitas

Statement of changes in equity

	Saham biasa	Tambahan modal disetor	Opsi saham	Cadangan pengukuran kembali program imbalan pasti	Kepentingan 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 equity interests	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)					582,043		75,155	657,198	657,198	Profit (loss)
Pendapatan komprehensif lainnya				3,135	( 20,192 )			( 17,057 )	( 17,057 )	Other comprehensive income
Pembentukan cadangan umum						14,803	( 14,803 )			Allocation for general reserves
Transaksi ekuitas lainnya					255,594			255,594	255,594	Other equity transactions
Posisi ekuitas, akhir periode	4,858,057	517	8,679	955	14,798,353	78,470	219,648	19,964,680	19,964,680	Equity position, end of the period

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

## Laporan arus kas

## Statement of cash flows

	31 March 2021	31 March 2020	
<b>Arus kas dari aktivitas operasi</b>			<b>Cash flows from operating activities</b>
<b>Arus kas sebelum perubahan dalam aset dan liabilitas operasi</b>			<b>Cash flows before changes in operating assets and liabilities</b>
Penerimaan pendapatan pengelolaan dana sebagai mudharib	4,519,291	4,242,840	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer	( 1,167,827 )	( 1,341,817 )	Payments of temporary syirkah funds
Pendapatan dari transaksi operasional lainnya	448,504	512,359	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	189,313	144,045	Recoveries of written off assets
Penerimaan pengembalian (pembayaran) pajak penghasilan	( 153,685 )	( 148,521 )	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	( 2,125,700 )	( 2,365,684 )	Payments for other operating expenses
Penerimaan pendapatan non-operasional	( 38,508 )	44,971	Receipts from non-operating income
Penerimaan (pengeluaran) kas lainnya dari aktivitas operasi	( 11,291 )	( 1,530 )	Other cash inflows (outflows) from operating activities
<b>Penurunan (kenaikan) aset operasi</b>			<b>Decrease (increase) in operating assets</b>
Penurunan (kenaikan) penempatan pada bank lain dan bank indonesia	( 232,935 )	( 600,000 )	Decrease (increase) in placements with other banks and bank indonesia
Penurunan (kenaikan) efek yang diperdagangkan	( 2,217,047 )	2,673,361	Decrease (increase) in marketable securities
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	( 14,016 )	( 182 )	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) tagihan akseptasi	( 41,450 )	( 16,403 )	Decrease (increase) in acceptance receivables
<b>Penurunan (kenaikan) piutang dan pembiayaan syariah</b>			<b>Decrease (increase) in sharia financing and receivables</b>
Penurunan (kenaikan) piutang murabahah	( 2,615,383 )	( 1,596,246 )	Decrease (increase) in murabahah receivables
Penurunan (kenaikan) piutang istishna	42	382	Decrease (increase) in istishna receivables
Penurunan (kenaikan) piutang ijarah	( 1,276 )	( 6,397 )	Decrease (increase) in ijarah receivables
Penurunan (kenaikan) pinjaman qardh	405,980	( 337,689 )	Decrease (increase) in qardh funds
Penurunan (kenaikan) pembiayaan mudharabah	140,428	534,383	Decrease (increase) in mudharabah financing
Penurunan (kenaikan) pembiayaan musyarakah	( 396,440 )	( 1,709,407 )	Decrease (increase) in musyarakah financing
Penurunan (kenaikan)	92,148	129,186	Decrease (increase) in

aset ijarah			ijarah assets
Penurunan (kenaikan) aset lainnya	( 770,305 )	( 209,257 )	Decrease (increase) in other assets
<b>Kenaikan (penurunan) liabilitas operasi</b>			<b>Increase (decrease) in operating liabilities</b>
Kenaikan (penurunan) liabilitas segera	120,937	35,687	Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro wadiah simpanan nasabah	( 5,647,749 )	3,831,629	Increase (decrease) in customers wadiah demand deposits
Kenaikan (penurunan) tabungan wadiah simpanan nasabah	( 174,628 )	740,004	Increase (decrease) in customers wadiah saving deposits
Kenaikan (penurunan) simpanan dari bank lain	( 8,746 )	( 20,569 )	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) liabilitas akseptasi	41,450	16,403	Increase (decrease) in acceptance payables
Kenaikan (penurunan) dana syirkah temporer	1,318,253	( 2,671,531 )	Increase (decrease) in temporary syirkah funds
Kenaikan (penurunan) liabilitas lainnya	( 929,912 )	( 112,406 )	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	( 9,270,552 )	1,767,611	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	3,936,864	( 1,872,693 )	Withdrawal (placement) of bonds and (or) sukuk
Penerimaan dari penjualan (perolehan) aset tetap	( 100,614 )	( 312,490 )	Proceeds from disposal (acquisition) of property and equipment
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	3,836,250	( 2,185,183 )	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	( 655,000 )	96,000	Increase (decrease) in securities issued
Penerimaan setoran modal		255,594	Proceeds from capital contributions
Penerimaan (pengeluaran) kas lainnya dari aktivitas pendanaan	( 7,780 )		Other cash inflows (outflows) from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	( 662,780 )	351,594	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	( 6,097,082 )	( 65,978 )	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	28,582,947	28,015,414	Cash and cash equivalents cash flows, beginning of the period
Kas dan setara kas arus kas, akhir periode	22,485,865	27,949,436	Cash and cash equivalents cash flows, end of the period