

Nomor Surat	No. 02/842-3/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 31/03/2022 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									

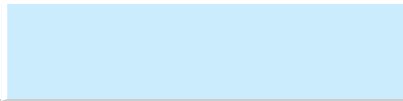
Dokumen ini merupakan dokumen resmi PT Bank Syariah Indonesia Tbk yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik.

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

[1000000] General information

Informasi umum		General information
		31 March 2022
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, 2022	Current period start date
Tanggal akhir periode berjalan	March 31, 2022	Current period end date
Tanggal akhir tahun sebelumnya	December 31, 2021	Prior year end date
Tanggal awal periode sebelumnya	January 01, 2021	Prior period start date
Tanggal akhir periode sebelumnya	March 31, 2021	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
	31 March 2022	31 December 2021	
Aset			Assets
Kas	3,526,950	4,119,903	Cash
Giro pada bank indonesia	13,009,537	11,614,743	Current accounts with bank Indonesia
Giro pada bank lain			Current accounts with other banks
Giro pada bank lain pihak ketiga	1,256,441	1,389,347	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	127,108	469,442	Current accounts with other banks related parties
Cadangan kerugian penurunan nilai pada giro pada bank lain	(13,404)	(17,238)	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	6,201,852	8,948,837	Placements with bank Indonesia and other banks third parties
Efek-efek yang diperdagangkan			Marketable securities
Efek-efek yang diperdagangkan pihak ketiga	22,557,402	28,960,003	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	46,652,897	38,431,042	Marketable securities related parties
Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan	(14,415)	(18,075)	Allowance for impairment losses for marketable securities
Wesel ekspor dan tagihan lainnya			Bills and other receivables
Wesel ekspor dan tagihan lainnya pihak ketiga	131,839	206,100	Bills and other receivables third parties
Tagihan akseptasi			Acceptance receivables
Tagihan akseptasi pihak ketiga	45,674	53,823	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	59,587	107,672	Acceptance receivables related parties
Cadangan kerugian penurunan nilai pada tagihan akseptasi	(1,053)	(1,615)	Allowance for impairment losses for acceptance receivables
Piutang murabahah			Murabahah receivables
Piutang murabahah pihak ketiga	106,691,973	101,184,932	Murabahah receivables third parties
Piutang murabahah pihak berelasi	424,138	500,628	Murabahah receivables related parties
Cadangan kerugian penurunan nilai pada piutang murabahah	(3,568,101)	(3,351,703)	Allowance for impairment losses for murabahah receivables
Piutang istishna			Istishna receivables
Piutang istishna pihak	322	359	Istishna receivables third

ketiga			parties
Cadangan kerugian penurunan nilai pada piutang istishna	(3)	(3)	Allowance for impairment losses for istishna receivables
Piutang ijarah			Ijarah receivables
Piutang ijarah pihak ketiga	132,627	101,570	Ijarah receivables third parties
Cadangan kerugian penurunan nilai pada piutang ijarah	(127,732)	(98,800)	Allowance for impairment losses for ijarah receivables
Pinjaman qardh			Qardh funds
Pinjaman qardh pihak ketiga	7,730,777	8,133,403	Qardh funds third parties
Pinjaman qardh pihak berelasi	1,486,430	1,285,828	Qardh funds related parties
Cadangan kerugian penurunan nilai pada pinjaman qardh	(487,940)	(337,831)	Allowance for impairment losses for qardh funds
Pembiayaan mudharabah			Mudharabah financing
Pembiayaan mudharabah pihak ketiga	1,328,940	1,154,595	Mudharabah financing third parties
Pembiayaan mudharabah pihak berelasi	583,419	473,842	Mudharabah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan mudharabah	(37,927)	(36,123)	Allowance for impairment losses for mudharabah financing
Pembiayaan musyarakah			Musyarakah financing
Pembiayaan musyarakah pihak ketiga	37,950,981	37,198,108	Musyarakah financing third parties
Pembiayaan musyarakah pihak berelasi	20,404,890	20,356,328	Musyarakah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan musyarakah	(3,534,679)	(3,651,313)	Allowance for impairment losses for musyarakah financing
Biaya dibayar dimuka	753,330	483,399	Prepaid expenses
Jaminan	52,386	45,624	Guarantees
Pajak dibayar dimuka		0	Prepaid taxes
Aset pajak tangguhan	1,324,653	1,445,324	Deferred tax assets
Aset ijarah	772,295	901,565	Ijarah assets
Aset tetap	4,446,929	4,055,953	Property and equipment
Agunan yang diambil alih	872,621	875,376	Foreclosed assets
Aset lainnya	553,079	304,036	Other assets
Jumlah aset	271,293,823	265,289,081	Total assets
Liabilitas, dana syirkah temporer dan ekuitas			Liabilities, temporary syirkah funds and equity
Liabilitas			Liabilities
Liabilitas segera	693,448	608,554	Obligations due immediately
Bagi hasil yang belum dibagikan	141,299	158,478	Undistributed profit sharing
Simpanan nasabah			Customers Deposits
Giro wadiah			Wadiah demand deposits
Giro wadiah pihak ketiga	19,616,119	21,076,310	Wadiah demand deposits third parties
Giro wadiah pihak berelasi	2,242,597	1,335,304	Wadiah demand deposits related parties
Tabungan wadiah			Wadiah savings
Tabungan wadiah	36,349,370	34,826,660	Wadiah savings third

pihak ketiga			parties
Tabungan wadiah pihak berelasi	10,430	9,616	Wadiah savings related parties
Simpanan dari bank lain	85,039	115,938	Other banks deposits
Liabilitas akseptasi	105,261	161,495	Acceptance payables
Estimasi kerugian komitmen dan kontinjensi	24,839	17,194	Estimated losses on commitments and contingencies
Utang pajak	595,624	504,078	Taxes payable
Liabilitas lainnya	2,028,029	2,236,358	Other liabilities
Kewajiban imbalan pasca kerja	859,734	836,491	post-employment benefit obligations
Jumlah liabilitas	62,751,789	61,886,476	Total liabilities
Dana syirkah temporer			Temporary syirkah funds
Bukan bank			Non-banks
Giro mudharabah			Mudharabah current account
Giro mudharabah pihak ketiga	7,568,403	9,088,719	Mudharabah current account third parties
Giro berjangka mudharabah pihak berelasi	6,983,463	4,192,600	Mudharabah current account related parties
Tabungan mudharabah			Mudharabah saving deposits
Tabungan mudharabah pihak ketiga	64,050,780	64,246,067	Mudharabah saving deposits third parties
Tabungan mudharabah pihak berelasi	323,743	292,300	Mudharabah saving deposits related parties
Deposito berjangka mudharabah			Mudharabah time deposits
Deposito berjangka mudharabah pihak ketiga	93,429,035	91,291,168	Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi	7,959,232	6,892,587	Mudharabah time deposits related parties
Bank			Bank
Giro mudharabah	32,745	37,308	Mudharabah current account
Tabungan mudharabah (ummat)	501,159	564,124	Mudharabah saving deposits (ummat)
Deposito berjangka mudharabah	333,201	408,798	Mudharabah time deposits
Efek yang diterbitkan bank			Bank securities issued
Sukuk mudharabah subordinasi	1,375,000	1,375,000	Subordinated mudharabah sukuk
Jumlah dana syirkah temporer	182,556,761	178,388,671	Total temporary syirkah funds
Ekuitas			Equity
Ekuitas yang diatribusikan kepada pemilik entitas induk			Equity attributable to equity owners of parent entity
Saham biasa	20,564,654	20,564,654	Common stocks
Tambahan modal disetor	(6,366,776)	(6,366,776)	Additional paid-in capital
Opsi saham	0	0	Stock options
Cadangan revaluasi	444,530	444,530	Revaluation reserves

Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual	5,917	22,263	Reserve for changes in fair value of available-for-sale financial assets
Cadangan pengukuran kembali program imbalan pasti	140,271	140,271	Reserve of remeasurements of defined benefit plans
Komponen ekuitas lainnya	0	0	Other components of equity
Saldo laba (akumulasi kerugian)			Retained earnings (deficit)
Saldo laba yang telah ditentukan penggunaannya			Appropriated retained earnings
Cadangan umum dan wajib	779,036	779,036	General and legal reserves
Saldo laba yang belum ditentukan penggunaannya	10,417,641	9,429,956	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	25,985,273	25,013,934	Total equity attributable to equity owners of parent entity
Jumlah ekuitas	25,985,273	25,013,934	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	271,293,823	265,289,081	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	
	<u>31 March 2022</u>	<u>31 March 2021</u>	
Pendapatan dan beban operasional			Operating income and expenses
Pendapatan pengelolaan dana oleh bank sebagai mudharib	4,580,090	4,426,467	Revenue from fund management as mudharib
Hak pihak ketiga atas bagi hasil dana syirkah temporer	(956,717)	(1,150,533)	Third parties share on return of temporary syirkah funds
Pendapatan operasional lainnya			Other operating income
Pendapatan provisi dan komisi dari transaksi lainnya selain kredit	21,990	14,808	Provisions and commissions income from transactions other than loan
Penerimaan kembali aset yang telah dihapusbukukan	192,342	88,013	Revenue from recovery of written-off assets
Keuntungan (kerugian) selisih kurs mata uang asing	5,449	8,812	Gains (losses) on changes in foreign exchange rates
Pendapatan operasional lainnya	594,138	540,798	Other operating income
Pembentukan kerugian penurunan nilai			Allowances for impairment losses
Pembentukan penyisihan kerugian penurunan nilai aset produktif	(755,133)	(766,731)	Allowances for impairment losses on earnings assets
Pembentukan penyisihan kerugian penurunan nilai aset non-produktif	(79,389)	(134,887)	Allowances for impairment losses on non-earnings assets
Pembalikan (beban) estimasi kerugian komitmen dan kontijensi	(7,644)	(3,249)	Reversal (expense) of estimated losses on commitments and contingencies
Beban operasional lainnya			Other operating expenses
Beban umum dan administrasi	(992,852)	(765,182)	General and administrative expenses
Beban sewa, pemeliharaan, dan perbaikan	(104,276)	(99,238)	Rent, maintenance and improvement expenses
Beban operasional lainnya	(1,203,321)	(1,105,018)	Other operating expenses
Jumlah laba operasional	1,294,677	1,054,060	Total profit from operation
Pendapatan dan beban bukan operasional			Non-operating income and expense
Pendapatan bukan operasional	779,907	127,506	Non-operating income
Beban bukan operasional	(773,361)	(165,058)	Non-operating expenses
Jumlah laba (rugi) sebelum pajak penghasilan	1,301,223	1,016,508	Total profit (loss) before tax
Pendapatan (beban) pajak	(313,538)	(274,866)	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	987,685	741,642	Total profit (loss) from continuing operations
Jumlah laba (rugi)	987,685	741,642	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		(7,021)	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	0	20,296	Other comprehensive income for remeasurement of defined benefit obligation, after tax
Jumlah pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak	0	13,275	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	(16,346)	(957)	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	(16,346)	(957)	Total other comprehensive income that may be reclassified to profit or loss, after tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	(16,346)	12,318	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	971,339	753,960	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	987,685	741,642	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	971,339	753,960	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	24.01	18.08	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	24.01	18.05	Diluted earnings (loss) per share from continuing operations

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

31 March 2022

Laporan perubahan ekuitas

Statement of changes in equity

	Saham biasa	Tambahan modal disetor	Cadangan revaluasi	Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual	Cadangan pengukuran kembali program imbalan pasti	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	Revaluation reserves	Reserve for changes in fair value of available-for-sale financial assets	Reserve of remeasurements of defined benefit plans	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	20,564,654	(6,366,776)	444,530	22,263	140,271	779,036	9,429,956	25,013,934	25,013,934	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	20,564,654	(6,366,776)	444,530	22,263	140,271	779,036	9,429,956	25,013,934	25,013,934	Equity position, beginning of the period
Laba (rugi)							987,685	987,685	987,685	Profit (loss)
Pendapatan komprehensif lainnya				(16,346)				(16,346)	(16,346)	Other comprehensive income
Posisi ekuitas, akhir periode	20,564,654	(6,366,776)	444,530	5,917	140,271	779,036	10,417,641	25,985,273	25,985,273	Equity position, end of the period

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

31 March 2021

Laporan perubahan ekuitas

Statement of changes in equity

	Saham biasa	Tambahan modal disetor	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	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		395,725		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		395,725		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		674,612	741,642	741,642	Profit (loss)
Pendapatan komprehensif lainnya			(77,935)	1,895	56,108	32,250			12,318	12,318	Other comprehensive income
Pelaksanaan opsi saham						707			707	707	Stock options exercised
Transaksi ekuitas lainnya	17,373,586	(6,370,013)				(11,003,573)					Other equity transactions
Posisi ekuitas, akhir periode	20,515,605	(6,370,013)	317,790	1,895	110,106		597,804	7,324,625	22,497,812	22,497,812	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 2022	31 March 2021	
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	4,372,167	4,347,817	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer	(973,896)	(1,162,060)	Payments of temporary syirkah funds
Pendapatan dari transaksi operasional lainnya	621,577	564,418	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	238,508	229,864	Recoveries of written off assets
Penerimaan pengembalian (pembayaran) pajak penghasilan	(178,643)	(153,685)	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	(3,696,955)	(1,995,772)	Payments for other operating expenses
Penerimaan pendapatan non-operasional	9,301	39,940	Receipts from non-operating income
Penerimaan (pengeluaran) kas lainnya dari aktivitas operasi	(37,113)	(31,419)	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	0	6,958,439	Decrease (increase) in placements with other banks and bank indonesia
Penurunan (kenaikan) efek yang diperdagangkan	(240,615)	(625,193)	Decrease (increase) in marketable securities
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	84,539	3,626	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) tagihan akseptasi	56,234	(41,450)	Decrease (increase) in acceptance receivables
Penurunan (kenaikan) piutang dan pembiayaan syariah			Decrease (increase) in sharia financing and receivables
Penurunan (kenaikan) piutang murabahah	(5,430,551)	(2,615,383)	Decrease (increase) in murabahah receivables
Penurunan (kenaikan) piutang istishna	37	42	Decrease (increase) in istishna receivables
Penurunan (kenaikan) piutang ijarah	(31,057)	(1,035)	Decrease (increase) in ijarah receivables
Penurunan (kenaikan) pinjaman qardh	202,024	405,980	Decrease (increase) in qardh funds
Penurunan (kenaikan) pembiayaan mudharabah	(283,922)	140,428	Decrease (increase) in mudharabah financing
Penurunan (kenaikan) pembiayaan musyarakah	(801,435)	(396,440)	Decrease (increase) in musyarakah financing
Penurunan (kenaikan)	129,269	87,768	Decrease (increase) in

aset ijarah			ijarah assets
Penurunan (kenaikan) aset lainnya	119,332	(921,166)	Decrease (increase) in other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Kenaikan (penurunan) liabilitas segera	67,426	54,004	Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro wadiah simpanan nasabah	(552,898)	(5,647,748)	Increase (decrease) in customers wadiah demand deposits
Kenaikan (penurunan) tabungan wadiah simpanan nasabah	1,523,524	(172,773)	Increase (decrease) in customers wadiah saving deposits
Kenaikan (penurunan) simpanan dari bank lain	(30,899)	(663,746)	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) liabilitas akseptasi	(56,234)	41,450	Increase (decrease) in acceptance payables
Kenaikan (penurunan) dana syirkah temporer	4,168,090	1,316,398	Increase (decrease) in temporary syirkah funds
Kenaikan (penurunan) liabilitas lainnya	472,853	(903,288)	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	(249,337)	(1,140,984)	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	(1,588,917)	2,348,327	Withdrawal (placement) of bonds and (or) sukuk
Penerimaan dari penjualan (perolehan) aset tetap	(550,356)	(73,482)	Proceeds from disposal (acquisition) of property and equipment
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	(2,139,273)	2,274,845	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		0	Increase (decrease) in securities issued
Penerimaan (pengeluaran) kas lainnya dari aktivitas pendanaan	(31,774)	(19,569)	Other cash inflows (outflows) from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	(31,774)	(19,569)	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	(2,420,384)	1,114,292	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	26,542,272	26,514,431	Cash and cash equivalents cash flows, beginning of the period
Kas dan setara kas arus kas, akhir periode	24,121,888	27,628,723	Cash and cash equivalents cash flows, end of the period