

Nomor Surat	No. 01/1479-3/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 6 Bulan yang berakhir pada 30/06/2021 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 June 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 II / Second Quarter	Period of financial statements submissions
Tanggal awal periode berjalan	January 01, 2021	Current period start date
Tanggal akhir periode berjalan	June 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	June 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 June 2021	31 December 2020	
Aset			Assets
Kas	3,926,276	3,180,739	Cash
Giro pada bank indonesia	8,424,984	5,735,994	Current accounts with bank Indonesia
Giro pada bank lain			Current accounts with other banks
Giro pada bank lain pihak ketiga	3,120,031	6,461,029	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	1,200,201	2,223,169	Current accounts with other banks related parties
Cadangan kerugian penurunan nilai pada giro pada bank lain	(42,834)	(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	10,812,858	15,791,939	Placements with bank Indonesia and other banks third parties
Efek-efek yang diperdagangkan			Marketable securities
Efek-efek yang diperdagangkan pihak ketiga	24,434,705	18,713,382	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	33,953,218	30,407,893	Marketable securities related parties
Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan	(23,403)	(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	90,703	89,219	Bills and other receivables third parties
Tagihan akseptasi			Acceptance receivables
Tagihan akseptasi pihak ketiga	325,655	55,949	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	0	239,388	Acceptance receivables related parties
Cadangan kerugian penurunan nilai pada tagihan akseptasi	(3,196)	(2,548)	Allowance for impairment losses for acceptance receivables
Piutang murabahah			Murabahah receivables
Piutang murabahah pihak ketiga	94,116,610	88,953,125	Murabahah receivables third parties
Piutang murabahah pihak berelasi	643,636	890,965	Murabahah receivables related parties
Cadangan kerugian penurunan nilai pada piutang murabahah	(3,697,653)	(3,279,397)	Allowance for impairment losses for murabahah receivables
Piutang istishna			Istishna receivables
Piutang istishna pihak	462	637	Istishna receivables third

ketiga			parties
Cadangan kerugian penurunan nilai pada piutang istishna	(29)	(30)	Allowance for impairment losses for istishna receivables
Piutang ijarah			Ijarah receivables
Piutang ijarah pihak ketiga	68,534	40,155	Ijarah receivables third parties
Cadangan kerugian penurunan nilai pada piutang ijarah	(46,566)	(15,279)	Allowance for impairment losses for ijarah receivables
Pinjaman qardh			Qardh funds
Pinjaman qardh pihak ketiga	8,395,600	6,965,247	Qardh funds third parties
Pinjaman qardh pihak berelasi	1,655,366	2,315,608	Qardh funds related parties
Cadangan kerugian penurunan nilai pada pinjaman qardh	(523,353)	(226,482)	Allowance for impairment losses for qardh funds
Pembiayaan mudharabah			Mudharabah financing
Pembiayaan mudharabah pihak ketiga	1,245,128	1,410,662	Mudharabah financing third parties
Pembiayaan mudharabah pihak berelasi	1,072,737	1,260,320	Mudharabah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan mudharabah	(83,547)	(72,195)	Allowance for impairment losses for mudharabah financing
Pembiayaan musyarakah			Musyarakah financing
Pembiayaan musyarakah pihak ketiga	39,819,602	35,681,039	Musyarakah financing third parties
Pembiayaan musyarakah pihak berelasi	13,203,140	17,667,494	Musyarakah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan musyarakah	(2,881,386)	(2,452,358)	Allowance for impairment losses for musyarakah financing
Biaya dibayar dimuka	846,451	516,124	Prepaid expenses
Jaminan	52,740	19,662	Guarantees
Pajak dibayar dimuka	267,457	12,236	Prepaid taxes
Aset pajak tangguhan	1,081,012	1,109,281	Deferred tax assets
Aset ijarah	1,275,259	1,513,841	Ijarah assets
Aset tetap	3,347,969	3,396,516	Property and equipment
Agunan yang diambil alih	0	74,594	Foreclosed assets
Aset lainnya	1,221,244	1,045,883	Other assets
Jumlah aset	247,299,611	239,630,550	Total assets
Liabilitas, dana syirkah temporer dan ekuitas			Liabilities, temporary syirkah funds and equity
Liabilitas			Liabilities
Liabilitas segera	1,291,390	842,798	Obligations due immediately
Bagi hasil yang belum dibagikan	141,665	176,430	Undistributed profit sharing
Simpanan nasabah			Customers Deposits
Giro wadiah			Wadiah demand deposits
Giro wadiah pihak ketiga	19,348,758	28,288,463	Wadiah demand deposits third parties
Giro wadiah pihak berelasi	2,611,763	2,534,150	Wadiah demand deposits related parties
Tabungan wadiah			Wadiah savings
Tabungan wadiah	30,433,624	29,556,376	Wadiah savings third

pihak ketiga			parties
Tabungan wadiah pihak berelasi	37,952	20,249	Wadiah savings related parties
Simpanan dari bank lain	117,148	151,560	Other banks deposits
Liabilitas akseptasi	325,655	295,337	Acceptance payables
Estimasi kerugian komitmen dan kontinjensi	18,700	20,323	Estimated losses on commitments and contingencies
Utang pajak	504,057	537,514	Taxes payable
Liabilitas lainnya	2,756,094	3,006,842	Other liabilities
Jumlah liabilitas	57,586,806	65,430,042	Total liabilities
Dana syirkah temporer			Temporary syirkah funds
Bukan bank			Non-banks
Giro mudharabah			Mudharabah current account
Giro mudharabah pihak ketiga	3,142,352	2,189,160	Mudharabah current account third parties
Giro berjangka mudharabah pihak berelasi	3,881,369	3,181,292	Mudharabah current account related parties
Tabungan mudharabah			Mudharabah saving deposits
Tabungan mudharabah pihak ketiga	58,976,705	58,320,574	Mudharabah saving deposits third parties
Tabungan mudharabah pihak berelasi	160,636	169,166	Mudharabah saving deposits related parties
Deposito berjangka mudharabah			Mudharabah time deposits
Deposito berjangka mudharabah pihak ketiga	87,997,213	75,073,118	Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi	9,794,905	10,596,178	Mudharabah time deposits related parties
Bank			Bank
Giro mudharabah	19,312	0	Mudharabah current account
Tabungan mudharabah (ummat)	473,231	523,539	Mudharabah saving deposits (ummat)
Deposito berjangka mudharabah	550,165	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	166,370,888	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	992,025	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	1,361	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	1,502,172	392,547	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	23,341,917	21,743,145	Total equity attributable to equity owners of parent entity
Jumlah ekuitas	23,341,917	21,743,145	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	247,299,611	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
	<u>30 June 2021</u>	<u>30 June 2020</u>	
Pendapatan dan beban operasional			Operating income and expenses
Pendapatan pengelolaan dana oleh bank sebagai mudharib	9,127,577	8,056,322	Revenue from fund management as mudharib
Hak pihak ketiga atas bagi hasil dana syirkah temporer	(2,270,043)	(2,532,101)	Third parties share on return of temporary syirkah funds
Pendapatan operasional lainnya			Other operating income
Pendapatan operasional lainnya	1,308,107	1,283,788	Other operating income
Pembentukan kerugian penurunan nilai			Allowances for impairment losses
Pembentukan penyisihan kerugian penurunan nilai aset produktif	(1,674,270)	(1,847,036)	Allowances for impairment losses on earnings assets
Pembentukan penyisihan kerugian penurunan nilai aset non-produktif	(393,627)	21,261	Allowances for impairment losses on non-earnings assets
Pembalikan (beban) estimasi kerugian komitmen dan kontijensi	519	(12,968)	Reversal (expense) of estimated losses on commitments and contingencies
Beban operasional lainnya			Other operating expenses
Beban umum dan administrasi	(1,804,465)	(1,557,714)	General and administrative expenses
Beban operasional lainnya	(2,214,882)	(1,858,011)	Other operating expenses
Jumlah laba operasional	2,078,916	1,553,541	Total profit from operation
Pendapatan dan beban bukan operasional			Non-operating income and expense
Pendapatan bukan operasional	1,323	9,584	Non-operating income
Beban bukan operasional	(47,480)	(13,534)	Non-operating expenses
Jumlah laba (rugi) sebelum pajak penghasilan	2,032,759	1,549,591	Total profit (loss) before tax
Pendapatan (beban) pajak	(552,257)	(447,112)	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	1,480,502	1,102,479	Total profit (loss) from continuing operations
Jumlah laba (rugi)	1,480,502	1,102,479	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	0	Other comprehensive income for gains (losses) on revaluation of property and equipment, after tax
Pendapatan komprehensif	(40,265)	(3,224)	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	(3,224)	Total other comprehensive income that will not be reclassified to profit or loss, after tax
Pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak			Other comprehensive income that may be reclassified to profit or loss, after tax
Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar aset keuangan yang tersedia untuk dijual, setelah pajak	1,361	(21,025)	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	1,361	(21,025)	Total other comprehensive income that may be reclassified to profit or loss, after tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	14,824	(24,249)	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	1,495,326	1,078,230	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	1,480,502	1,102,479	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	1,495,326	1,078,230	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	36	26.87	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	36	26.87	Diluted earnings (loss) per share from continuing operations

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

30 June 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	14,963	3,045	0	0	5,007	16,298,857	78,471	392,547	21,743,144	21,743,144	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	4,950,254	14,963	3,045	0	0	5,007	16,298,857	78,471	392,547	21,743,144	21,743,144	Equity position, beginning of the period
Laba (rugi)							189,646		1,290,856	1,480,502	1,480,502	Profit (loss)
Pendapatan komprehensif lainnya				53,728	1,361	(40,265)				14,824	14,824	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	977,062					(16,488,503)			102,739	102,739	Other equity transactions
Posisi ekuitas, akhir periode	20,564,434	992,025	3,753	53,728	1,361	(35,258)	0	259,702	1,502,172	23,341,917	23,341,917	Equity position, end of the period

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

30 June 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)					985,279		117,200	1,102,479	1,102,479	Profit (loss)
Pendapatan komprehensif lainnya				5,110	(29,359)			(24,249)	(24,249)	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
Pelaksanaan opsi saham			1,339					1,339	1,339	Stock options exercised
Transaksi ekuitas lainnya					419,835			419,835	419,835	Other equity transactions
Posisi ekuitas, akhir periode	4,858,057	517	10,078	2,930	15,205,876	78,470	261,693	20,417,621	20,417,621	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 June 2021	30 June 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	9,033,101	7,963,147	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer	(2,304,476)	(2,570,022)	Payments of temporary syirkah funds
Pendapatan dari transaksi operasional lainnya	860,073	1,049,379	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	369,555	234,409	Recoveries of written off assets
Penerimaan pengembalian (pembayaran) pajak penghasilan	(870,175)	(466,442)	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	(4,089,167)	(3,847,714)	Payments for other operating expenses
Penerimaan pendapatan non-operasional	44,684	9,282	Receipts from non-operating income
Penerimaan (pengeluaran) kas lainnya dari aktivitas operasi	(55,664)	(144,879)	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	(232,935)	(1,400,000)	Decrease (increase) in placements with other banks and bank indonesia
Penurunan (kenaikan) efek yang diperdagangkan	(13,236)	262,814	Decrease (increase) in marketable securities
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	(1,484)	7,639	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) tagihan akseptasi	(30,318)	36,658	Decrease (increase) in acceptance receivables
Penurunan (kenaikan) piutang dan pembiayaan syariah			Decrease (increase) in sharia financing and receivables
Penurunan (kenaikan) piutang murabahah	(4,916,306)	(7,743,115)	Decrease (increase) in murabahah receivables
Penurunan (kenaikan) piutang istishna	(175)	437	Decrease (increase) in istishna receivables
Penurunan (kenaikan) piutang ijarah	(28,379)	(11,562)	Decrease (increase) in ijarah receivables
Penurunan (kenaikan) pinjaman qardh	(770,112)	1,071,100	Decrease (increase) in qardh funds
Penurunan (kenaikan) pembiayaan mudharabah	353,118	970,658	Decrease (increase) in mudharabah financing
Penurunan (kenaikan) pembiayaan musyarakah	325,791	(3,558,539)	Decrease (increase) in musyarakah financing
Penurunan (kenaikan)	238,582	382,104	Decrease (increase) in

aset ijarah			ijarah assets
Penurunan (kenaikan) aset lainnya	(870,433)	(339,238)	Decrease (increase) in other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Kenaikan (penurunan) liabilitas segera	165,796	343,930	Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro wadiah simpanan nasabah	(8,862,094)	5,750,729	Increase (decrease) in customers wadiah demand deposits
Kenaikan (penurunan) tabungan wadiah simpanan nasabah	894,951	3,108,040	Increase (decrease) in customers wadiah saving deposits
Kenaikan (penurunan) simpanan dari bank lain	(34,412)	456,481	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) liabilitas akseptasi	30,318	(36,658)	Increase (decrease) in acceptance payables
Kenaikan (penurunan) dana syirkah temporer	14,568,522	(269,029)	Increase (decrease) in temporary syirkah funds
Kenaikan (penurunan) liabilitas lainnya	86,216	(2,713,074)	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	3,891,341	(1,453,465)	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	(9,253,412)	(2,138,620)	Withdrawal (placement) of bonds and (or) sukuk
Penerimaan dari penjualan (perolehan) aset tetap	(152,537)	(193,570)	Proceeds from disposal (acquisition) of property and equipment
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	(9,405,949)	(2,332,190)	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)	1,671,000	Increase (decrease) in securities issued
Penerimaan setoran modal	52,052	0	Proceeds from capital contributions
Pembayaran dividen dari aktivitas pendanaan	(0)	(104,020)	Dividends paid from financing activities
Penerimaan (pengeluaran) kas lainnya dari aktivitas pendanaan	(48,550)	(150,171)	Other cash inflows (outflows) from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	(651,498)	1,416,809	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	(6,166,106)	(2,368,846)	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	22,416,841	23,346,568	Cash and cash equivalents cash flows, end of the period