

Nomor Surat	No.02/1389-3/DIR-CFA
Nama Emiten	PT Bank Syariah Indonesia Tbk
Kode Emiten	BRIS
Perihal	Penyampaian Laporan Keuangan Interim Auditan

Perseroan dengan ini menyampaikan laporan keuangan untuk periode 6 Bulan yang berakhir pada 30/06/2022 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
		30 June 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 II / Second Quarter	Period of financial statements submissions
Tanggal awal periode berjalan	January 01, 2022	Current period start date
Tanggal akhir periode berjalan	June 30, 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	June 30, 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	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	August 22, 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	Tanudiredja, Wibisana, Rintis dan Rekan	Prior year auditor
Nama partner audit tahun sebelumnya	Drs. M. Jusuf Wibisana, M.Ec., CPA	Name of prior year audit signing partner
Kepatuhan terhadap pemenuhan peraturan BAPEPAM LK VIII G 11	Ya / Yes	Whether in compliance with BAPEPAM LK VIII G 11 rules concerning

tentang tanggung jawab direksi atas laporan keuangan		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

**[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>30 June 2022</b>	<b>31 December 2021</b>	
<b>Aset</b>			<b>Assets</b>
Kas	4,447,213	4,119,903	Cash
Giro pada bank indonesia	11,371,398	11,614,743	Current accounts with bank Indonesia
<b>Giro pada bank lain</b>			<b>Current accounts with other banks</b>
Giro pada bank lain pihak ketiga	951,059	1,389,347	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	185,531	469,442	Current accounts with other banks related parties
Cadangan kerugian penurunan nilai pada giro pada bank lain	( 10,919 )	( 17,238 )	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	4,760,387	8,948,837	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	16,433,830	29,102,609	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	48,127,737	38,288,436	Marketable securities related parties
Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan	( 14,022 )	( 18,075 )	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	80,367	63,494	Bills and other receivables third parties
Wesel ekspor dan tagihan lainnya pihak berelasi	40,580	142,606	Bills and other receivables related parties
<b>Tagihan akseptasi</b>			<b>Acceptance receivables</b>
Tagihan akseptasi pihak ketiga	44,720	53,823	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	64,183	107,672	Acceptance receivables related parties
Cadangan kerugian penurunan nilai pada tagihan akseptasi	( 1,089 )	( 1,615 )	Allowance for impairment losses for acceptance receivables
<b>Piutang murabahah</b>			<b>Murabahah receivables</b>
Piutang murabahah pihak ketiga	112,643,387	101,184,932	Murabahah receivables third parties
Piutang murabahah pihak berelasi	264,112	500,628	Murabahah receivables related parties
Cadangan kerugian penurunan nilai pada piutang murabahah	( 3,985,647 )	( 3,351,703 )	Allowance for impairment losses for murabahah receivables

<b>Piutang istishna</b>			<b>Istishna receivables</b>
Piutang istishna pihak ketiga	261	359	Istishna receivables third parties
Cadangan kerugian penurunan nilai pada piutang istishna	( 3 )	( 3 )	Allowance for impairment losses for istishna receivables
<b>Piutang ijarah</b>			<b>Ijarah receivables</b>
Piutang ijarah pihak ketiga	155,715	101,570	Ijarah receivables third parties
Cadangan kerugian penurunan nilai pada piutang ijarah	( 152,753 )	( 98,800 )	Allowance for impairment losses for ijarah receivables
<b>Pinjaman qardh</b>			<b>Qardh funds</b>
Pinjaman qardh pihak ketiga	7,538,434	8,133,403	Qardh funds third parties
Pinjaman qardh pihak berelasi	1,583,202	1,285,828	Qardh funds related parties
Cadangan kerugian penurunan nilai pada pinjaman qardh	( 549,254 )	( 337,831 )	Allowance for impairment losses for qardh funds
<b>Pembiayaan mudharabah</b>			<b>Mudharabah financing</b>
Pembiayaan mudharabah pihak ketiga	849,806	1,154,595	Mudharabah financing third parties
Pembiayaan mudharabah pihak berelasi	951,519	473,842	Mudharabah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan mudharabah	( 35,717 )	( 36,123 )	Allowance for impairment losses for mudharabah financing
<b>Pembiayaan musyarakah</b>			<b>Musyarakah financing</b>
Pembiayaan musyarakah pihak ketiga	39,608,147	37,198,108	Musyarakah financing third parties
Pembiayaan musyarakah pihak berelasi	26,983,985	20,356,328	Musyarakah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan musyarakah	( 3,677,636 )	( 3,651,313 )	Allowance for impairment losses for musyarakah financing
Biaya dibayar dimuka	754,849	483,399	Prepaid expenses
Jaminan	51,016	51,864	Guarantees
Pajak dibayar dimuka	0	0	Prepaid taxes
Aset pajak tangguhan	1,347,951	1,445,324	Deferred tax assets
Aset ijarah	715,308	901,565	Ijarah assets
Aset tetap	4,399,343	4,055,953	Property and equipment
Agunan yang diambil alih	871,957	875,376	Foreclosed assets
Aset lainnya	543,998	297,796	Other assets
Jumlah aset	277,342,955	265,289,081	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	794,950	608,554	Obligations due immediately
Bagi hasil yang belum dibagikan	140,373	158,478	Undistributed profit sharing
<b>Simpanan nasabah</b>			<b>Customers Deposits</b>
<b>Giro wadiah</b>			<b>Wadiah demand deposits</b>
Giro wadiah pihak ketiga	18,921,369	21,076,310	Wadiah demand deposits third parties
Giro wadiah pihak berelasi	3,405,442	1,335,304	Wadiah demand deposits related parties

<b>Tabungan wadiah</b>			<b>Wadiah savings</b>
Tabungan wadiah pihak ketiga	39,154,193	34,826,660	Wadiah savings third parties
Tabungan wadiah pihak berelasi	7,421	9,616	Wadiah savings related parties
Simpanan dari bank lain	120,950	115,938	Other banks deposits
Liabilitas akseptasi	108,903	161,495	Acceptance payables
Estimasi kerugian komitmen dan kontinjensi	26,671	17,194	Estimated losses on commitments and contingencies
Utang pajak	273,115	504,078	Taxes payable
Liabilitas lainnya	1,865,671	2,236,358	Other liabilities
Kewajiban imbalan pasca kerja	609,222	836,491	post-employment benefit obligations
Jumlah liabilitas	65,428,280	61,886,476	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	9,635,657	9,088,719	Mudharabah current account third parties
Giro berjangka mudharabah pihak berelasi	6,906,067	4,192,600	Mudharabah current account related parties
<b>Tabungan mudharabah</b>			<b>Mudharabah saving deposits</b>
Tabungan mudharabah pihak ketiga	67,282,990	64,246,067	Mudharabah saving deposits third parties
Tabungan mudharabah pihak berelasi	86,953	292,300	Mudharabah saving deposits related parties
<b>Deposito berjangka mudharabah</b>			<b>Mudharabah time deposits</b>
Deposito berjangka mudharabah pihak ketiga	91,605,729	91,291,168	Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi	7,657,697	6,892,587	Mudharabah time deposits related parties
<b>Bank</b>			<b>Bank</b>
<b>Giro mudharabah</b>	25,358	37,308	<b>Mudharabah current account</b>
Tabungan mudharabah (ummat)	530,408	564,124	Mudharabah saving deposits (ummat)
<b>Deposito berjangka mudharabah</b>	303,005	408,798	<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	185,408,864	178,388,671	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	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	( 20,305 )	22,263	Reserve for changes in fair value of available-for-sale financial assets
Cadangan pengukuran kembali program imbalan pasti	300,478	140,271	Reserve of remeasurements of defined benefit plans
Komponen ekuitas lainnya	0	0	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	1,384,677	779,036	General and legal reserves
Saldo laba yang belum ditentukan penggunaannya	10,198,553	9,429,956	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	26,505,811	25,013,934	Total equity attributable to equity owners of parent entity
Jumlah ekuitas	26,505,811	25,013,934	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	277,342,955	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**

<b>Laporan laba rugi dan penghasilan komprehensif lain</b>		<b>Statement of profit or loss and other comprehensive income</b>	
	<u>30 June 2022</u>	<u>30 June 2021</u>	
<b>Pendapatan dan beban operasional</b>			<b>Operating income and expenses</b>
Pendapatan pengelolaan dana oleh bank sebagai mudharib	9,376,125	8,942,553	Revenue from fund management as mudharib
Hak pihak ketiga atas bagi hasil dana syirkah temporer	( 1,904,570 )	( 2,270,043 )	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	41,781	31,324	Provisions and commissions income from transactions other than loan
Penerimaan kembali aset yang telah dihapusbukukan	389,094	239,106	Revenue from recovery of written-off assets
Keuntungan (kerugian) selisih kurs mata uang asing	16,037	17,898	Gains (losses) on changes in foreign exchange rates
<b>Pendapatan operasional lainnya</b>	<b>1,244,061</b>	<b>1,037,124</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	( 1,780,340 )	( 1,984,010 )	Allowances for impairment losses on earnings assets
Pembentukan penyisihan kerugian penurunan nilai aset non-produktif	( 11,063 )	69,403	Allowances for impairment losses on non-earnings assets
Pembalikan (beban) estimasi kerugian komitmen dan kontijensi	( 9,329 )	( 14,387 )	Reversal (expense) of estimated losses on commitments and contingencies
<b>Beban operasional lainnya</b>			<b>Other operating expenses</b>
Beban umum dan administrasi	( 2,290,757 )	( 1,778,903 )	General and administrative expenses
<b>Beban operasional lainnya</b>	<b>( 2,332,158 )</b>	<b>( 2,339,618 )</b>	<b>Other operating expenses</b>
Jumlah laba operasional	2,738,881	1,950,447	Total profit from operation
<b>Pendapatan dan beban bukan operasional</b>			<b>Non-operating income and expense</b>
Pendapatan bukan operasional	44,402	138,305	Non-operating income
Beban bukan operasional	( 21,078 )	( 126,064 )	Non-operating expenses
Jumlah laba (rugi) sebelum pajak penghasilan	2,762,205	1,962,688	Total profit (loss) before tax
Pendapatan (beban) pajak	( 630,916 )	( 454,420 )	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	2,131,289	1,508,268	Total profit (loss) from continuing operations
Jumlah laba (rugi)	2,131,289	1,508,268	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	0	46,707	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	205,393	26,021	Other comprehensive income for remeasurement of defined benefit obligation, after tax
Penyesuaian lainnya atas pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak	( 45,186 )	( 5,724 )	Other adjustments to other comprehensive income that will not be reclassified to profit or loss, after tax
Jumlah pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak	160,207	67,004	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	( 42,568 )	( 1,493 )	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	( 42,568 )	( 1,493 )	Total other comprehensive income that may be reclassified to profit or loss, after tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	117,639	65,511	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	2,248,928	1,573,779	Total comprehensive income
<b>Laba (rugi) yang dapat diatribusikan</b>			<b>Profit (loss) attributable to</b>
Laba (rugi) yang dapat diatribusikan ke entitas induk	2,131,289	1,508,268	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	2,248,928	1,573,779	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	51.82	36.73	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	51.82	36.71	Diluted earnings (loss) per share from continuing operations

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

30 June 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)							2,131,289	2,131,289	2,131,289	Profit (loss)
Pendapatan komprehensif lainnya				( 42,568 )	160,207			117,639	117,639	Other comprehensive income
Pembentukan cadangan umum						605,641	( 605,641 )			Allocation for general reserves
Distribusi dividen kas							( 757,051 )	( 757,051 )	( 757,051 )	Distributions of cash dividends
Transaksi ekuitas lainnya								0	0	Other equity transactions
Posisi ekuitas, akhir periode	20,564,654	( 6,366,776 )	444,530	( 20,305 )	300,478	1,384,677	10,198,553	26,505,811	26,505,811	Equity position, end of the period

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

30 June 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	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	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	3,142,019	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	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)						67,028		1,441,240	1,508,268	1,508,268	Profit (loss)
Pendapatan komprehensif lainnya			( 24,208 )	1,361	56,108	32,250			65,511	65,511	Other comprehensive income
Pembentukan cadangan umum							181,232	( 181,232 )	0	0	Allocation for general reserves
Pelaksanaan opsi saham						708			708	708	Stock options exercised
Transaksi ekuitas lainnya	17,422,415	( 6,366,791 )				( 11,003,572 )			52,052	52,052	Other equity transactions
Posisi ekuitas, akhir periode	20,564,434	( 6,366,791 )	371,517	1,361	110,106	0	779,036	7,910,021	23,369,684	23,369,684	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 2022	30 June 2021	
<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	9,135,121	8,819,991	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer	( 1,922,675 )	( 2,298,388 )	Payments of temporary syirkah funds
Pendapatan dari transaksi operasional lainnya	1,301,879	1,086,346	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	506,232	303,429	Recoveries of written off assets
Penerimaan pengembalian (pembayaran) pajak penghasilan	( 817,362 )	( 711,349 )	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	( 6,255,663 )	( 4,883,128 )	Payments for other operating expenses
Penerimaan pendapatan non-operasional	26,743	123,648	Receipts from non-operating income
Penerimaan (pengeluaran) kas lainnya dari aktivitas operasi	( 200,276 )	( 101,357 )	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	0	1,915,581	Decrease (increase) in placements with other banks and bank indonesia
Penurunan (kenaikan) efek yang diperdagangkan	( 254,829 )	( 201,827 )	Decrease (increase) in marketable securities
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	85,152	( 1,484 )	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) tagihan akseptasi	52,592	( 30,318 )	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	( 11,221,939 )	( 4,916,156 )	Decrease (increase) in murabahah receivables
Penurunan (kenaikan) piutang istishna	98	175	Decrease (increase) in istishna receivables
Penurunan (kenaikan) piutang ijarah	( 54,145 )	( 29,367 )	Decrease (increase) in ijarah receivables
Penurunan (kenaikan) pinjaman qardh	297,595	( 770,111 )	Decrease (increase) in qardh funds
Penurunan (kenaikan) pembiayaan mudharabah	( 172,888 )	353,117	Decrease (increase) in mudharabah financing
Penurunan (kenaikan) pembiayaan musyarakah	( 9,037,696 )	325,791	Decrease (increase) in musyarakah financing
Penurunan (kenaikan)	186,257	368,538	Decrease (increase) in

aset ijarah			ijarah assets
Penurunan (kenaikan) aset lainnya	199,922	( 332,366 )	Decrease (increase) in other assets
<b>Kenaikan (penurunan) liabilitas operasi</b>			<b>Increase (decrease) in operating liabilities</b>
Kenaikan (penurunan) liabilitas segera	257,616	( 72,797 )	Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro wadiah simpanan nasabah	( 84,803 )	( 8,862,092 )	Increase (decrease) in customers wadiah demand deposits
Kenaikan (penurunan) tabungan wadiah simpanan nasabah	4,325,338	1,102,929	Increase (decrease) in customers wadiah saving deposits
Kenaikan (penurunan) simpanan dari bank lain	5,012	( 689,412 )	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) liabilitas akseptasi	( 52,592 )	30,318	Increase (decrease) in acceptance payables
Kenaikan (penurunan) dana syirkah temporer	7,020,193	14,360,544	Increase (decrease) in temporary syirkah funds
Kenaikan (penurunan) liabilitas lainnya	132,414	67,227	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	( 6,542,704 )	4,957,482	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	3,084,308	( 9,064,819 )	Withdrawal (placement) of bonds and (or) sukuk
Penerimaan dari penjualan (perolehan) aset tetap	( 523,645 )	( 155,718 )	Proceeds from disposal (acquisition) of property and equipment
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	2,560,663	( 9,220,537 )	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	0	Increase (decrease) in securities issued
Penerimaan setoran modal	0	52,052	Proceeds from capital contributions
Pembayaran dividen dari aktivitas pendanaan	( 757,051 )	( 0 )	Dividends paid from financing activities
Penerimaan (pengeluaran) kas lainnya dari aktivitas pendanaan	( 87,592 )	( 51,463 )	Other cash inflows (outflows) from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	( 844,643 )	589	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	( 4,826,684 )	( 4,262,466 )	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	21,715,588	22,251,965	Cash and cash equivalents cash flows, end of the period