

Nomor Surat	No.SKL.123/2017/PRES DIR-CorSec
Nama Emiten	Bank Sinarmas Tbk
Kode Emiten	BSIM
Perihal	Penyampaian Laporan Keuangan Interim Yang Tidak Diaudit

Perseroan dengan ini menyampaikan laporan keuangan untuk periode 3 Bulan yang berakhir pada 31/03/2017 dengan ikhtisar sebagai berikut :

Informasi mengenai anak perusahaan Perseroan sebagai berikut :

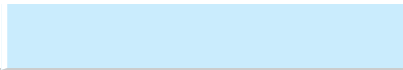
No	Nama	Kegiatan Usaha	Lokasi	Tahun Komersil	Status Operasi	Jumlah Aset	Satuan	Mata Uang	Persentase (%)
1									

Dokumen ini merupakan dokumen resmi Bank Sinarmas Tbk yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik. Bank Sinarmas Tbk bertanggung jawab penuh atas informasi tertera di dalam dokumen ini.

## [1000000] General information

Informasi umum		31 March 2017	General information
Nama entitas	Bank Sinarmas 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	BSIM		Entity code
Nomor identifikasi entitas	AA568		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 / Stock		Type of listed securities
Jenis papan perdagangan tempat entitas tercatat	Utama / Main		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, 2017		Current period start date
Tanggal akhir periode berjalan	March 31, 2017		Current period end date
Tanggal akhir tahun sebelumnya	December 31, 2016		Prior year end date
Tanggal awal periode sebelumnya	January 01, 2016		Prior period start date
Tanggal akhir periode sebelumnya	March 31, 2016		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 peraturan BAPEPAM LK VIII A dua	Ya / Yes		Whether in compliance with BAPEPAM LK VIII A two rules concerning

tentang independensi akuntan yang  
memberikan jasa audit di pasar modal



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>
	<u>31 March 2017</u>	<u>31 December 2016</u>	
<b>Aset</b>			<b>Assets</b>
Kas	505,488	474,452	Cash
Giro pada bank indonesia	2,051,587	2,038,678	Current accounts with bank Indonesia
<b>Giro pada bank lain</b>			<b>Current accounts with other banks</b>
Giro pada bank lain pihak ketiga	991,725	1,030,673	Current accounts with other banks third parties
<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	2,046,810	3,079,112	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	1,520,219	1,090,144	Marketable securities third parties
Efek yang dibeli dengan janji dijual kembali	381,928		Securities purchased under agreement to resale
<b>Wesel ekspor dan tagihan lainnya</b>			<b>Bills and other receivables</b>
Wesel ekspor dan tagihan lainnya pihak ketiga	482,103	607,664	Bills and other receivables third parties
<b>Tagihan akseptasi</b>			<b>Acceptance receivables</b>
Tagihan akseptasi pihak ketiga	286,826	277,837	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	11,343	18,773	Acceptance receivables related parties
Cadangan kerugian penurunan nilai pada tagihan akseptasi	( 104,797 )	( 104,797 )	Allowance for impairment losses for acceptance receivables
<b>Pinjaman yang diberikan</b>			<b>Loans</b>
Pinjaman yang diberikan pihak ketiga	17,237,174	16,611,375	Loans third parties
Pinjaman yang diberikan pihak berelasi	10,249	8,893	Loans related parties
Cadangan kerugian penurunan nilai pada pinjaman yang diberikan	( 294,094 )	( 209,209 )	Allowance for impairment losses for loans
<b>Piutang murabahah</b>			<b>Murabahah receivables</b>
Piutang murabahah pihak ketiga	399,597	335,489	Murabahah receivables third parties
Piutang murabahah pihak berelasi	2,372	2,418	Murabahah receivables related parties
Cadangan kerugian penurunan nilai pada piutang murabahah	( 6,680 )	( 6,482 )	Allowance for impairment losses for murabahah receivables
<b>Pinjaman qardh</b>			<b>Qardh funds</b>
Pinjaman qardh pihak ketiga	41	60	Qardh funds third parties

<b>Pembiayaan mudharabah</b>			<b>Mudharabah financing</b>
Pembiayaan mudharabah pihak ketiga	1,730,188	1,741,115	Mudharabah financing third parties
Pembiayaan mudharabah pihak berelasi	1,210	1,279	Mudharabah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan mudharabah	( 44,288 )	( 31,432 )	Allowance for impairment losses for mudharabah financing
<b>Tagihan anjak piutang</b>			<b>Factoring receivables</b>
Tagihan anjak piutang pihak ketiga	731,066	657,625	Factoring receivables third parties
Obligasi pemerintah	1,237,042	1,132,642	Government bonds
Biaya dibayar dimuka	349,173	322,395	Prepaid expenses
Pajak dibayar dimuka	622	14	Prepaid taxes
Aset takberwujud selain goodwill	130,978	107,168	Intangible assets other than goodwill
Aset ijarah	231,812	228,869	Ijarah assets
Aset tetap	975,499	929,361	Property and equipment
Agunan yang diambil alih	454,459	453,811	Foreclosed assets
Aset pengampunan pajak		5,234	Tax amnesty assets
Aset lainnya	466,112	389,465	Other assets
Jumlah aset	31,785,764	31,192,626	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	319,676	155,217	Obligations due immediately
<b>Simpanan nasabah</b>			<b>Customers Deposits</b>
<b>Giro</b>			<b>Current accounts</b>
Giro pihak ketiga	3,828,297	4,469,792	Current accounts third parties
Giro pihak berelasi	2,205,930	2,913,358	Current accounts related parties
<b>Giro wadiah</b>			<b>Wadiah demand deposits</b>
Giro wadiah pihak ketiga	19,875	17,913	Wadiah demand deposits third parties
Giro wadiah pihak berelasi	477	551	Wadiah demand deposits related parties
<b>Tabungan</b>			<b>Savings</b>
Tabungan pihak ketiga	6,386,145	6,817,730	Savings third parties
Tabungan pihak berelasi	26,352	30,720	Savings related parties
<b>Tabungan wadiah</b>			<b>Wadiah savings</b>
Tabungan wadiah pihak ketiga	86,563	70,121	Wadiah savings third parties
Tabungan wadiah pihak berelasi	42	52	Wadiah savings related parties
<b>Deposito berjangka</b>			<b>Time deposits</b>
Deposito berjangka pihak ketiga	9,129,462	7,086,223	Time deposits third parties
Deposito berjangka pihak berelasi	1,874,443	1,370,191	Time deposits related parties
Simpanan dari bank lain	334,606	772,259	Other banks deposits
<b>Liabilitas derivatif</b>			<b>Derivative payables</b>
Liabilitas derivatif pihak ketiga	915	37	Derivative payables third parties

Utang bunga	38,714	36,714	Interest payables
Liabilitas akseptasi	178,369	176,810	Acceptance payables
Utang pajak	112,283	121,530	Taxes payable
Liabilitas pajak tangguhan	109,918	109,918	Deferred tax liabilities
Liabilitas lainnya	231,924	84,059	Other liabilities
Kewajiban imbalan pasca kerja	40,448	39,794	post-employment benefit obligations
Jumlah liabilitas	24,924,439	24,272,989	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	56,701	82,995	Mudharabah current account third parties
Giro berjangka mudharabah pihak berelasi	14,289	13,751	Mudharabah current account related parties
<b>Tabungan mudharabah</b>			<b>Mudharabah saving deposits</b>
Tabungan mudharabah pihak ketiga	692,977	563,372	Mudharabah saving deposits third parties
Tabungan mudharabah pihak berelasi	1,013	466	Mudharabah saving deposits related parties
<b>Deposito berjangka mudharabah</b>			<b>Mudharabah time deposits</b>
Deposito berjangka mudharabah pihak ketiga	1,377,518	1,400,281	Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi	15,509	240,225	Mudharabah time deposits related parties
<b>Bank</b>			<b>Bank</b>
<b>Giro mudharabah</b>	44,214	41,125	<b>Mudharabah current account</b>
<b>Deposito berjangka mudharabah</b>	1,600	102,100	<b>Mudharabah time deposits</b>
<b>Efek yang diterbitkan bank</b>			<b>Bank securities issued</b>
Investasi mudharabah antar bank	85,000		Interbank mudharabah investments
Jumlah akumulasi dana tabarru	2,288,821	2,444,315	Total accumulated tabarru's 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	1,525,334	1,525,170	Common stocks
Tambahan modal disetor	1,256,758	1,256,511	Additional paid-in capital
Cadangan revaluasi	307,436	307,436	Revaluation reserves
Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual	( 12,808 )	( 25,422 )	Reserve for changes in fair value of available-for-sale financial assets
<b>Saldo laba (akumulasi kerugian)</b>			<b>Retained earnings (deficit)</b>
<b>Saldo laba yang telah ditentukan</b>			<b>Appropriated retained earnings</b>

<b>penggunaanya</b>			
Cadangan umum dan wajib	6,000	6,000	General and legal reserves
Saldo laba yang belum ditentukan penggunaannya	1,489,784	1,405,627	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	4,572,504	4,475,322	Total equity attributable to equity owners of parent entity
Jumlah ekuitas	4,572,504	4,475,322	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	31,785,764	31,192,626	Total liabilities, temporary syirkah funds and equity

**[4322000] Statement of profit or loss and other comprehensive income, OCI components presented before tax, by nature - Financial and Sharia Industry**

<b>Laporan laba rugi dan penghasilan komprehensif lain</b>	<b>31 March 2017</b>	<b>31 March 2016</b>	<b>Statement of profit or loss and other comprehensive income</b>
<b>Pendapatan dan beban operasional</b>			<b>Operating income and expenses</b>
Pendapatan bunga	697,400	609,157	Interest income
Beban bunga	( 254,917 )	( 264,162 )	Interest expenses
Pendapatan pengelolaan dana oleh bank sebagai mudharib	83,963	75,596	Revenue from fund management as mudharib
Hak pihak ketiga atas bagi hasil dana syirkah temporer	( 43,789 )	( 43,002 )	Third parties share on return of temporary syirkah funds
<b>Pendapatan sekuritas</b>			<b>Securities income</b>
Keuntungan (kerugian) dari transaksi perdagangan efek yang telah direalisasi	4,640	7,992	Realised gains (losses) on trading of marketable securities
Keuntungan (kerugian) perubahan nilai wajar efek	8,552	2,849	Gains (losses) on changes in fair value of marketable securities
<b>Pendapatan operasional lainnya</b>			<b>Other operating income</b>
Pendapatan provisi dan komisi dari transaksi lainnya selain kredit	94,303	158,638	Provisions and commissions income from transactions other than loan
Keuntungan (kerugian) selisih kurs mata uang asing	2,758	2,012	Gains (losses) on changes in foreign exchange rates
Keuntungan (kerugian) pelepasan aset tetap	326	( 20 )	Gains (losses) on disposal of property and equipment
Keuntungan (kerugian) pelepasan agunan yang diambil alih	( 1,333 )	( 489 )	Gains (losses) on disposal of foreclosed assets
<b>Pendapatan operasional lainnya</b>	<b>799</b>	<b>648</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	( 106,758 )	( 26,861 )	Allowances for impairment losses on earnings assets
<b>Beban operasional lainnya</b>			<b>Other operating expenses</b>
Beban umum dan administrasi	( 118,389 )	( 192,699 )	General and administrative expenses
Beban sewa, pemeliharaan, dan perbaikan	( 84,612 )	( 51,986 )	Rent, maintenance and improvement expenses
Beban provisi dan komisi	( 5,168 )	( 5,158 )	Other fees and commissions expenses
<b>Beban operasional lainnya</b>	<b>( 172,579 )</b>	<b>( 145,365 )</b>	<b>Other operating expenses</b>
Jumlah laba operasional	105,196	127,150	Total profit from operation
Jumlah laba (rugi) sebelum pajak penghasilan	105,196	127,150	Total profit (loss) before tax
Pendapatan (beban) pajak	( 21,039 )	( 25,430 )	Tax benefit (expenses)



Jumlah laba (rugi) dari operasi yang dilanjutkan	84,157	101,720	Total profit (loss) from continuing operations
Jumlah laba (rugi)	84,157	101,720	Total profit (loss)
<b>Pendapatan komprehensif lainnya, sebelum pajak</b>			<b>Other comprehensive income, before tax</b>
<b>Pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, sebelum pajak</b>			<b>Other comprehensive income that may be reclassified to profit or loss, before tax</b>
Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar aset keuangan yang tersedia untuk dijual, sebelum pajak	12,614	9,042	Unrealised gains (losses) on changes in fair value of available-for-sale financial assets, before tax
Jumlah pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, sebelum pajak	12,614	9,042	Total other comprehensive income that may be reclassified to profit or loss, before tax
Jumlah pendapatan komprehensif lainnya, sebelum pajak	12,614	9,042	Total other comprehensive income, before tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	12,614	9,042	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	96,771	110,762	Total comprehensive income
<b>Laba (rugi) yang dapat diatribusikan</b>			<b>Profit (loss) attributable to</b>
Laba (rugi) yang dapat diatribusikan ke entitas induk	84,157	101,720	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	96,771	110,762	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	5.52	7.19	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	4.26	7.12	Diluted earnings (loss) per share from continuing operations

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

31 March 2017

Laporan perubahan ekuitas

Statement of changes in equity

	<u>Saham biasa</u>	<u>Tambahan modal disetor</u>	<u>Cadangan revaluasi</u>	<u>Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual</u>	<u>Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib</u>	<u>Saldo laba yang belum ditentukan penggunaannya</u>	<u>Ekuitas yang dapat diatribusikan kepada entitas induk</u>	<u>Ekuitas</u>	
	<u>Common stocks</u>	<u>Additional paid-in capital</u>	<u>Revaluation reserves</u>	<u>Reserve for changes in fair value of available-for-sale financial assets</u>	<u>Appropriated retained earnings-general and legal reserves</u>	<u>Unappropriated retained earnings</u>	<u>Equity attributable to parent entity</u>	<u>Equity</u>	<u>Equity position</u>
<b>Posisi ekuitas</b>									
Saldo awal periode sebelum penyajian kembali	1,525,170	1,256,511	307,436	( 25,422 )	6,000	1,405,627	4,475,322	4,475,322	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	1,525,170	1,256,511	307,436	( 25,422 )	6,000	1,405,627	4,475,322	4,475,322	Equity position, beginning of the period
Laba (rugi)						84,157	84,157	84,157	Profit (loss)
Pendapatan komprehensif lainnya				12,614			12,614	12,614	Other comprehensive income
Pelaksanaan waran	164	247					411	411	Exercise of warrants
Posisi ekuitas, akhir periode	1,525,334	1,256,758	307,436	( 12,808 )	6,000	1,489,784	4,572,504	4,572,504	Equity position, end of the period

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

31 March 2016

Laporan perubahan ekuitas

Statement of changes in equity

	<u>Saham biasa</u>	<u>Tambahan modal disetor</u>	<u>Cadangan revaluasi</u>	<u>Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual</u>	<u>Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib</u>	<u>Saldo laba yang belum ditentukan penggunaannya</u>	<u>Ekuitas yang dapat diatribusikan kepada entitas induk</u>	<u>Ekuitas</u>	
	<u>Common stocks</u>	<u>Additional paid-in capital</u>	<u>Revaluation reserves</u>	<u>Reserve for changes in fair value of available-for-sale financial assets</u>	<u>Appropriated retained earnings-general and legal reserves</u>	<u>Unappropriated retained earnings</u>	<u>Equity attributable to parent entity</u>	<u>Equity</u>	
<b>Posisi ekuitas</b>									<b>Equity position</b>
Saldo awal periode sebelum penyajian kembali	1,415,199	928,204	307,436	( 26,478 )	5,500	1,039,750	3,669,611	3,669,611	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	1,415,199	928,204	307,436	( 26,478 )	5,500	1,039,750	3,669,611	3,669,611	Equity position, beginning of the period
Laba (rugi)						101,720	101,720	101,720	Profit (loss)
Pendapatan komprehensif lainnya				9,042			9,042	9,042	Other comprehensive income
Pelaksanaan waran	220	329					549	549	Exercise of warrants
Posisi ekuitas, akhir periode	1,415,419	928,533	307,436	( 17,436 )	5,500	1,141,470	3,780,922	3,780,922	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 2017	31 March 2016	
<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 bunga, hasil investasi, provisi, dan komisi	645,617	601,558	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi	( 252,917 )	( 249,830 )	Payments Of Interest And Bonus Fees And Commissions
Penerimaan pendapatan pengelolaan dana sebagai mudharib	83,964	75,596	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer	( 43,789 )	( 43,002 )	Payments of temporary syirkah funds
Pendapatan dari transaksi operasional lainnya	117,715	181,312	Income from other operating transactions
Pembayaran atas beban keuangan dan beban administrasi bank	( 207,515 )	( 249,843 )	Payments of finance costs and bank administration charges
Pembayaran gaji dan tunjangan	( 145,756 )	( 122,021 )	Payments for salaries and allowances
Laba (rugi) selisih kurs	7,902	( 141,883 )	Foreign currency gains (losses)
Penerimaan pengembalian (pembayaran) pajak penghasilan	( 24,606 )	( 25,430 )	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	( 1,999 )	( 833 )	Payments for other operating expenses
<b>Penurunan (kenaikan) aset operasi</b>			<b>Decrease (increase) in operating assets</b>
Penurunan (kenaikan) penempatan pada bank lain dan bank indonesia	( 24,322 )	68,398	Decrease (increase) in placements with other banks and bank indonesia
Penurunan (kenaikan) efek yang diperdagangkan	( 496,128 )	175,204	Decrease (increase) in marketable securities
Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	( 381,928 )		Decrease (increase) in securities purchased under resale agreements
Penurunan (kenaikan) tagihan akseptasi	( 1,559 )	1,956	Decrease (increase) in acceptance receivables
Penurunan (kenaikan) pinjaman yang diberikan	( 644,855 )	( 350,054 )	Decrease (increase) in loans
Penurunan (kenaikan) tagihan anjak piutang	( 73,441 )	10,728	Decrease (increase) in factoring
<b>Penurunan (kenaikan) piutang dan pembiayaan syariah</b>			<b>Decrease (increase) in sharia financing and receivables</b>
Penurunan (kenaikan) piutang murabahah	( 64,064 )	95,308	Decrease (increase) in murabahah receivables
Penurunan (kenaikan) pinjaman qardh	19	4	Decrease (increase) in qardh funds
Penurunan (kenaikan)	10,996	180	Decrease (increase) in

pembiayaan mudharabah			mudharabah financing
Penurunan (kenaikan) aset ijarah	( 9,455 )	6,953	Decrease (increase) in ijarah assets
Penurunan (kenaikan) agunan yang diambil alih	( 648 )	( 156,478 )	Decrease (increase) in foreclosed assets
Penurunan (kenaikan) tagihan derivatif	( 2,761 )		Decrease (increase) in derivative receivables
Penurunan (kenaikan) aset lainnya	( 43,142 )	( 105,775 )	Decrease (increase) in other assets
<b>Kenaikan (penurunan) liabilitas operasi</b>			<b>Increase (decrease) in operating liabilities</b>
Kenaikan (penurunan) liabilitas segera	164,459	( 42,793 )	Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	( 1,784,876 )	36,092	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) deposito berjangka nasabah	2,547,491	1,618,738	Increase (decrease) in customers time deposits
Kenaikan (penurunan) giro wadiah simpanan nasabah	1,888	1,153	Increase (decrease) in customers wadiah demand deposits
Kenaikan (penurunan) tabungan wadiah simpanan nasabah	16,432	( 3,565 )	Increase (decrease) in customers wadiah saving deposits
Kenaikan (penurunan) deposito wakalah simpanan nasabah	( 247,479 )	( 309,265 )	Increase (decrease) in customers wakalah deposits
Kenaikan (penurunan) simpanan dari bank lain	( 450,065 )	( 636,317 )	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) giro mudharabah	( 25,756 )	( 119,584 )	Increase (decrease) in mudharabah current account
Kenaikan (penurunan) tabungan mudharabah	130,152	94,472	Increase (decrease) in mudharabah savings deposits
Kenaikan (penurunan) efek yang dijual dengan janji dibeli kembali		( 145,009 )	Increase (decrease) in securities sold under repurchase agreement
Kenaikan (penurunan) liabilitas akseptasi	1,559	( 1,956 )	Increase (decrease) in acceptance payables
Kenaikan (penurunan) liabilitas lainnya	143,064	123,917	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	( 1,055,803 )	387,931	Total net cash flows received from (used in) operating activities
<b>Arus kas dari aktivitas investasi</b>			<b>Cash flows from investing activities</b>
Penerimaan dari penjualan (perolehan) aset tetap	( 90,545 )	( 24,215 )	Proceeds from disposal (acquisition) of property and equipment
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	( 90,545 )	( 24,215 )	Total net cash flows received from (used in) investing activities
<b>Arus kas dari aktivitas pendanaan</b>			<b>Cash flows from financing activities</b>
Penerimaan setoran modal	411	549	Proceeds from capital contributions
Jumlah arus kas bersih yang diperoleh dari (digunakan	411	549	Total net cash flows received from (used in) financing

untuk) aktivitas pendanaan			activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	( 1,145,937 )	364,265	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	6,778,388	5,765,603	Cash and cash equivalents cash flows, beginning of the period
Efek perubahan nilai kurs pada kas dan setara kas	( 5,518 )	143,114	Effect of exchange rate changes on cash and cash equivalents
Kas dan setara kas arus kas, akhir periode	5,626,933	6,272,982	Cash and cash equivalents cash flows, end of the period