

Tabel 1 Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar - Bank Secara Individual
 Table 1 Disclosure of Market Risk Using Standardized Method - Bank Only

(jutaan Rupiah/million Rupiah)

No	Jenis Risiko / Type of Risk	30 Juni 2022 June 30, 2022		30 Juni 2021 / June 30, 2021	
		Bank		Bank	
		Beban Modal / Capital Charge	ATMR / RWA	Beban Modal / Capital Charge	ATMR / RWA
1	Risiko Suku Bunga / Interest Rate Risk			-	-
	a. Risiko Spesifik / Specific Risk	-	-	-	-
	b. Risiko Umum / General Risk	31,859	398,236	22,117	276,459
2	Risiko Nilai Tukar / Foreign Exchange Risk	7,111	88,888	982	12,269
3	Risiko Ekuitas / Equity Risk		-		-
4	Risiko Komoditas / Commodity Risk		-		-
5	Risiko Option / Option Risk	-	-	-	-
	Total	38,970	487,124	23,098	288,728

Tabel 2 Pengungkapan Eksposur *Interest Rate Risk in Banking Book* (IRRBB) - Bank Secara Individual
 Table 2 Disclosure of Interest Rate Risk in Banking Book (IRRBB) Exposure - Bank Only

(jutaan Rupiah/million Rupiah)

Keterangan / Description	30 Juni 2022 / June 30, 2022		30 Juni 2021 / June 30, 2021	
	IDR	VALAS	IDR	VALAS
Scenario (shock suku bunga)	ΔNII - IDR	ΔNII - VALAS	ΔNII - IDR	ΔNII - VALAS
Parallel Up	(272,111)	(79,863)	(238,746)	(112,783)
Parallel Down	307,345	159,205	279,138	50,952
Projected Income (untuk ΔNII)	2,022,029		1,121,033	
Nilai Maksimum Negatif (absolut)	307,345	159,205	279,138	50,952
Nilai Maksimum dibagi Projected Income (untuk ΔNII)	15.20%	7.87%	24.90%	4.55%
Scenario (shock suku bunga)	ΔEVE - IDR	ΔEVE - VALAS	ΔEVE - IDR	ΔEVE - VALAS
Parallel Up	483,453	(495,149)	322,946	(242,797)
Parallel Down	(290,608)	599,786	(172,112)	330,312
Steeper	(141,447)	79,554	(102,675)	99,223
Flattener	378,063	(130,010)	272,487	(84,786)
Short Rates Up	520,173	(321,337)	365,854	(175,274)
Short Rates Down	(246,116)	450,820	(154,246)	293,165
Tier-1 Capital	14,065,264		14,121,138	
Nilai Maksimum Negatif (absolut)	483,453	599,786	365,854	330,312
Nilai Maksimum dibagi Modal Tier 1 (untuk ΔEVE)	3.44%	4.26%	2.59%	2.34%

Tabel 3 Laporan Perhitungan *Interest Rate Risk in Banking Book* (IRRBB) - Bank Secara Individual
 Table 3 Calculation of Interest Rate Risk in Banking Book (IRRBB) Report - Bank Only

Mata Uang/Ccy : Rupiah (IDR), Dolar Amerika Serikat (USD)

Dalam juta Rupiah/In million Rupiah	30 Juni 2022 June 30, 2022				30 Juni 2021 / June 30, 2021			
	ΔEVE		ΔNII		ΔEVE		ΔNII	
	T	T-1	T	T-1	T	T-1	T	T-1
<i>Parallel up</i>	483,453	519,077	(351,974)	(304,778)	322,946	268,234	(351,530)	(367,030)
<i>Parallel down</i>	599,786	409,673	466,550	408,616	330,312	229,644	330,089	325,684
<i>Steeper</i>	79,554	91,670			99,223	113,377		
<i>Flattener</i>	378,063	412,051			272,487	229,572		
<i>Short rate up</i>	520,173	564,231			365,854	307,102		
<i>Short rate down</i>	450,820	340,055			293,165	244,492		
Nilai Maksimum Negatif (absolut)	599,786	564,231	466,550	408,616	365,854	307,102	330,089	325,684
Modal Tier 1 (untuk ΔEVE) atau <i>Projected Income</i> (untuk ΔNII)	14,065,264	13,991,624	2,022,029	1,462,550	14,121,138	14,050,183	1,121,033	1,109,060
Nilai Maksimum dibagi Modal Tier 1 (untuk ΔEVE) atau <i>Projected Income</i> (untuk ΔNII)	4.26%	4.03%	23.07%	27.94%	2.59%	2.19%	29.45%	29.37%