

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk

Position : September 2022

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 2 2022					Quarter 3 2022				
		Unweighted Value By Residual Maturity				Weighted Value	Unweighted Value By Residual Maturity				Weighted Value
		No Specified Maturity ¹	< 6 Months	< 6 Months - 1 Year	≥ 1Year		No Specified Maturity ¹	< 6 Months	< 6 Months - 1 Year	≥ 1Year	
1	Capital :	12.839.748	-	-	948.621	13.788.368	12.878.418	-	-	859.278	13.737.696
2	Regulatory Capital	12.839.748	-	-	948.621	13.788.368	12.878.418	-	-	859.278	13.737.696
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	10.911.116	59.997.042	2.749.223	241.117	66.534.814	10.519.247	64.069.692	2.596.886	44.771	69.514.201
5	Stable deposits	39.942	1.149	-	-	39.037	37.715	6.049	-	-	41.576
6	Less stable deposits	10.871.174	59.995.892	2.749.223	241.117	66.495.778	10.481.531	64.063.643	2.596.886	44.771	69.472.625
7	Wholesale funding	3.484.456	28.409.958	679.396	1.750	11.914.415	3.076.493	29.973.925	389.600	6.500	12.548.823
8	Operational deposits	3.449.836	-	-	-	1.724.918	3.062.662	-	-	-	1.531.331
9	Other wholesale funding	34.620	28.409.958	679.396	1.750	10.189.497	13.831	29.973.925	389.600	6.500	11.017.492
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	1.307.052	-	-	-	-	1.245.453	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	1.307.052	-	-	-	-	1.245.453	-	-	-	-
14	Total ASF					92.237.598					95.800.720

RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF		Quarter 2 2022					Quarter 3 2022				
		Unweighted Value By Residual Maturity				Weighted Value	Unweighted Value By Residual Maturity				Weighted Value
		No Specified Maturity ¹	< 6 Months	< 6 Months - 1 Year	≥ 1Year		No Specified Maturity ¹	< 6 Months	< 6 Months - 1 Year	≥ 1Year	
15	Total NSFR HQLA					343.281					374.485
16	Deposits held at other financial institutions for operational purposes	-	939.507	-	-	469.753	-	432.520	-	-	216.260
17	Performing loans and securities	-	45.576.762	9.484.417	23.139.418	47.174.590	-	41.067.083	17.317.796	30.189.800	54.840.248
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	143.219	26.369	173.923	208.590	-	99.380	568.482	144.780	443.928
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	45.433.428	9.457.649	22.942.570	46.946.723	-	40.967.568	16.749.147	30.021.161	54.376.344
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-	-	-	-	-	-
22	Performing residential mortgages, of which:	-	-	380	20.592	17.693	-	90	153	21.583	18.467
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	115	19	2.333	1.583	-	45	14	2.277	1.510
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-	-	-	-	-	-
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets:	-	1.593.616	1.428	14.029.191	15.624.235	-	1.593.023	1.557	8.075.058	9.669.638
27	Physical traded commodities, including gold	-	-	-	-	-	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-	-	-	-	-	-
29	NSFR derivative assets	-	-	-	-	-	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-	-	-	-	-	-
31	All other assets not included in the above categories	-	1.593.616	1.428	14.029.191	15.624.235	-	1.593.023	1.557	8.075.058	9.669.638
32	Off-balance sheet items	-	2.055.341	800.982	489.488	167.290	-	2.180.771	1.013.515	865.903	203.009
33	Total RSF					63.779.149					65.303.641
34	Net Stable Funding Ratio (%)					144,62%					146,70%

¹ Components that are reported in a category with no maturity are components that do not have a contractual term, which: permanent capital instruments (perpetual), short positions, open maturity positions, demand deposits, equities not included in the HQLA category and commodities

B. ANALISIS PERKEMBANGAN NSFR

Analysis

Based on calculation, Bank Mayapada Net Stable Funding Ratio (NSFR) as of Quarter 3 2022 Increased by 2,08% from previous position (Quarter 2 2022) from 144,62% to 146,70%. The ratio is above minimum POJK requirement, which is minimum 100% of NSFR ratio as individual and consolidation.

NSFR Assessment Components:

NSFR Bank as of Quarter 3 2022 is from the comparison of Available Stable Funding (ASF) with Required Stable Funding (RSF) with the following details:

1. Bank Mayapada total ASF as of Quarter 3 2022 increased by 3,86% from previous position (Quarter 2 2022) from 92,24 trillion IDR to 95,80 trillion IDR after calculated with ASF weighted, with the following details:
 - i. Capital decreased by 0,37% from previous position (Quarter 2 2022) from 13,79 trillion IDR to 13,74 trillion IDR (14,34% from total ASF).
 - ii. Retail (Individual) deposits increased by 4,48% from previous position (Quarter 2 2022) from 66,53 trillion IDR to 69,51 trillion IDR (72,56% from total ASF).
 - iii. Wholesale (Corporate) funding increased by 5,32% from previous position (Quarter 2 2022) from 11,91 trillion IDR to 12,55 trillion IDR (13,10% from total ASF).

ASF composition is dominated by Retail (Individual) from stable deposits and less stable deposit that consists with Current Account, Saving and Deposit that is, with stable deposit increased by 6,51% from previous position (Quarter 2 2022) from 39,04 billion IDR to 41,58 billion IDR for less Stable Deposit increased by 4,48% from previous position (Quarter 2 2022) 66,50 trillion IDR to 69,47 trillion IDR.

2. Bank Mayapada total RSF as of Quarter 3 2022 increased by 2,39% from previous position (Quarter 2 2022) from 63,78 trillion IDR to 65,30 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet increased by 2,34% from previous position (Quarter 2 2022) from 63,61 trillion IDR to 65,10 trillion IDR (99,69% from total RSF) which consists of :

- I. Total NSFR HQLA increased by 9,09% from previous position (Quarter 2 2022) from 343,28 billion IDR to 374,49 billion IDR (0,58% from total of Assets from balance sheet).
- II. Deposits held at other financial institutions for operational purposes decreased by 53,96% from previous position (Quarter 2 2022) from 469,75 billion IDR to 216,26 billion IDR (0,33% from total of Assets from balance sheet).
- III. Loans in pass and special mention category and securities in pass and sub standard category increased by 16,25% from previous position (Quarter 2 2022) from 47,17 trillion IDR to 54,84 trillion IDR (84,24% from total of Assets from balance sheet) which consists of :

- a. Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions increased by 112,82% from previous position (Quarter 2 2022) from 208,59 billion IDR to 443,93 billion IDR (0,81% from Total of Performing Loans and Securities).
- b. Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns increased by 15,83% from previous position (Quarter 2 2022) from 46,95 trillion IDR to 54,38 trillion IDR (99,15% from Total of Performing Loans and Securities).
- c. Mortgages loan increased by 3,63% from previous position (Quarter 2 2022) from 19,28 billion IDR to 19,98 billion IDR (0,04% from Total of Performing Loans and Securities).
- IV. Other Assets decreased by 38,11% from previous position (Quarter 2 2022) from 15,62 trillion IDR to 9,67 trillion IDR (14,85% from total of Assets from Balance Sheet) :
 - a. Non performing loan decreased by 0,23% from previous position (Quarter 2 2022) from 1,61 trillion IDR to 1,61 trillion IDR (16,63% from Other Assets).
 - b. Fixed Asset increased by 1,79% from previous position (Quarter 2 2022) from 1,61 trillion IDR to 1,64 trillion IDR (16,99% from Other Assets).
 - c. The other assets not included in the above categories decreased by 48,23% from previous position (Quarter 2 2022) from 12,40 trillion IDR to 6,42 trillion IDR (66,38% from Other Asset).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 3 2022 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is increased by 21,66% from previous position (Quarter 2 2022) from 162,28 billion IDR to 197,43 billion IDR (0,30 % from Total RSF).

The compositions of RSF are dominated by Assets from Balance Sheet or 99,69% from total RSF with RSF calculation dominated by other asset that increased by 16,25% from previous position (Quarter 2 2022) from 47,17 trillion IDR to 54,84 trillion IDR or 84,24 % from total Aset from balance sheet.

From above composition of assets and liabilities, the composition of NSFR ratio for interconnected Bank assets and liabilities are not as significant as assets and liabilities to each other under contractual agreements, the principal payment of related assets can be used only to repay the related liabilities and the related liabilities and the related liabilities that can not be used for funding other assets as well as the correlation in transaction.