

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk

Position : September 2023

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 2 2023					Quarter 3 2023				
		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 :	12.290.235	-	-	591.384	12.881.619	12.686.161	-	-	502.133	13.188.294
2	Regulatory Capital	12.290.235	-	-	591.384	12.881.619	12.686.161	-	-	502.133	13.188.294
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	12.314.770	68.215.436	2.143.337	231.669	74.640.286	11.873.907	65.977.260	2.396.973	33.428	72.259.147
5	Stable deposits	41.279	7.293	-	-	46.143	38.741	9.121	-	-	45.470
6	Less stable deposits	12.273.492	68.208.142	2.143.337	231.669	74.594.142	11.835.166	65.968.139	2.396.973	33.428	72.213.677
7	Wholesale funding	3.398.425	28.597.855	384.241	142.500	12.579.189	5.065.470	27.572.125	542.875	4.100	12.062.543
8	Operational deposits	3.390.840	-	-	-	1.695.420	5.029.132	-	-	-	2.514.566
9	Other wholesale funding	7.585	28.597.855	384.241	142.500	10.883.769	36.338	27.572.125	542.875	4.100	9.547.977
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	4.458.105	-	-	-	-	4.426.964	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	4.458.105	-	-	-	-	4.426.964	-	-	-	-
14	Total ASF					100.101.094					97.509.984

RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF		Quarter 2 2023					Quarter 3 2023				
		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					429.256					413.502
16	Deposits held at other financial institutions for operational purposes	-	640.242	-	-	320.121	-	560.458	-	-	280.229
17	Performing loans and securities	-	46.262.001	20.887.238	29.678.472	58.597.798	-	50.528.973	17.957.482	29.436.882	58.982.083
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	-	641.896	93.490	140.941	283.970	-	875.153	-	158.727	290.000
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:	-	45.620.055	20.793.314	29.517.543	58.296.596	-	49.653.815	17.957.256	29.256.408	58.673.482
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:	-	50	434	19.988	17.232	-	5	225	21.747	18.600
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-	-	-	-	-	-
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:	-	2.975.190	5.847	9.090.309	12.071.347	-	2.902.694	3.045	9.281.369	12.187.108
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	-	2.975.190	5.847	9.090.309	12.071.347	-	2.902.694	3.045	9.281.369	12.187.108
32	Off-balance sheet items	-	2.538.345	1.586.483	987.015	255.592	-	2.556.743	1.473.958	764.288	239.749
33	Total RSF					71.674.115					72.102.672
34	Net Stable Funding Ratio (%)					139,66%					135,24%

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. NSFR ANALYSIS

Analysis

Based on calculation, Bank Mayapada Net Stable Funding Ratio (NSFR) as of Quarter 3 2023 decreased by 4,42% from previous position (Quarter 2 2023) from 139,66% to 135,24%. 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 2023 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 2023 decreased by 2,59% from previous position (Quarter 2 2023) from 100,10 trillion IDR to 97,51 trillion IDR after calculated with ASF weighted, with the following details:
 - i. Capital increased by 2,38% from previous position (Quarter 2 2023) from 12,88 trillion IDR to 13,19 trillion IDR (13,53% from total ASF).
 - ii. Retail (Individual) deposits decreased by 3,19% from previous position (Quarter 2 2023) from 74,64 trillion IDR to 72,26 trillion IDR (74,10% from total ASF).
 - iii. Wholesale (Corporate) funding decreased by 4,11% from previous position (Quarter 2 2023) from 12,58 trillion IDR to 12,06 trillion IDR (12,37% 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 decreased by 1,46% from previous position (Quarter 2 2023) from 46,14 billion IDR to 45,47 billion IDR for less Stable Deposit decreased by 3,19% from previous position (Quarter 2 2023) 74,59 trillion IDR to 72,21 trillion IDR.

2. Bank Mayapada total RSF as of Quarter 3 2023 increased by 0,60% from previous position (Quarter 2 2023) from 71,67 trillion IDR to 72,10 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet increased by 0,62% from previous position (Quarter 2 2023) from 71,42 trillion IDR to 71,86 trillion IDR (99,67% from total RSF) which consists of:

- I. Total NSFR HQLA decreased by 3,67% from previous position (Quarter 2 2023) from 429,26 billion IDR to 413,50 billion IDR (0,58% from total of Assets from balance sheet).
- II. Deposits held at other financial institutions for operational purposes decreased by 12,46% from previous position (Quarter 2 2023) from 320,12 billion IDR to 280,23 billion IDR (0,39% 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 0,66% from previous position (Quarter 2 2023) from 58,60 trillion IDR to 58,98 trillion IDR (82,08% 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 2,12% from previous position (Quarter 2 2023) from 283,97 billion IDR to 290,00 billion IDR (0,49% 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 0,65% from previous position (Quarter 2 2023) from 58,30 trillion IDR to 58,67 trillion IDR (99,48% from Total of Performing Loans and Securities).
- c. Mortgages loan increased by 7,94% from previous position (Quarter 2 2023) from 17,23 billion IDR to 18,60 billion IDR (0,03% from Total of Performing Loans and Securities).
- IV. Other Assets increased by 0,96% from previous position (Quarter 2 2023) from 12,07 trillion IDR to 12,19 trillion IDR (16,96% from total of Assets from Balance Sheet):
 - a. Non performing loan decreased by 2,43% from previous position (Quarter 2 2023) from 3,04 trillion IDR to 2,96 trillion IDR (24,31% from Other Assets).
 - b. Fixed Asset decreased by 0,57% from previous position (Quarter 2 2023) from 3,24 trillion IDR to 3,22 trillion IDR (26,46% from Other Assets).
 - c. The other assets not included in the above categories increased by 3,59% from previous position (Quarter 2 2023) from 5,79 trillion IDR to 6,00 trillion IDR (49,23% from Other Asset).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 3 2023 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is decreased by 8,55% from previous position (Quarter 2 2023) from 249,05 billion IDR to 227,77 billion IDR (0,32 % from Total RSF).

The compositions of RSF are dominated by Assets in Balance Sheet or 99,67% from total RSF with RSF calculation dominated by Loans in pass and special mention category and securities in pass and sub standard category that increased by 0,66% from previous position (Quarter 2 2023) from 58,60 trillion IDR to 58,98 trillion IDR or 82,08 % from total asset in 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 cannot be used for funding other assets as well as the correlation in transaction.