

Bank Name : PT Bank Mayapada Internasional Tbk
 Position : Quarter 1 2018

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component	Unweighted Value By Residual Maturity				Weighted Value
	No Specified Maturity ¹	< 6 Months	< 6 Months - 1 Year	≥ 1Year	
1 Capital :	9,125,923	-	-	1,481,275	10,607,198
2 <i>Regulatory Capital</i>	9,125,923	-	-	1,481,275	10,607,198
3 <i>Other capital instruments</i>	-	-	-	-	-
4 Retail deposits and deposits from small business customers	8,225,208	35,780,020	838,428	34,226	40,737,353
5 <i>Stable deposits</i>	6,037,722	814,883	24,122	50	6,532,941
6 <i>Less stable deposits</i>	2,187,486	34,965,137	814,306	34,176	34,204,412
7 <i>Wholesale funding</i>	2,250,725	18,127,684	125,007	1,957,588	9,391,648
8 <i>Operational deposits</i>	2,232,789	-	-	-	1,116,395
9 <i>Other wholesale funding</i>	17,936	18,127,684	125,007	1,957,588	8,275,253
10 Liabilities with matching interdependent assets	-	-	-	-	-
11 Other liabilities					
12 <i>NSFR derivative liabilities</i>					
13 <i>All other liabilities and equity not included in the above categories</i>	72,537	-	-	-	-
14 Total ASF					60,736,199

RSF (Required Stable Funding)
(In Millions Rupiah)

	Komponen RSF	Unweighted Value By Residual Maturity			Weighted Value	
		No Specified Maturity ¹	< 6 Months	< 6 Months - 1 Year		≥ 1Year
15	Total NSFR HQLA				-	
16	Deposits held at other financial institutions for operational purposes	-	735,042	-	-	367,521
17	Performing loans and securities	-	36,241,445	21,212,138	4,455,092	30,022,465
18	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>	-	-	-	-	-
19	<i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	-	246,079	28,866	23,549	74,894
20	<i>Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</i>	-	35,894,611	21,183,054	3,676,733	29,222,438
21	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	-	-	-	-	-
22	<i>Performing residential mortgages, of which:</i>	-	265	218	28,644	24,589
23	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	-	31	-	10,511	6,847
24	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	-	100,460	-	715,655	693,698
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	-	4,254,609	89,204	1,812,828	6,156,641
27	<i>Physical traded commodities, including gold</i>	-				-
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>					-
29	<i>NSFR derivative assets</i>					-
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>					-
31	<i>All other assets not included in the above categories</i>	-	4,254,609	89,204	1,812,828	6,156,641
32	Off-balance sheet items					134,343
33	Total RSF					36,680,970
34	Net Stable Funding Ratio (%)					165.58%

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 DEVELOPMENT ANALYSIST

Analysis

Based on calculation, Bank Mayapada Net Stable Funding Ratio (NSFR) as of Quarter 1 2018 is 165.58% . This 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 1 2018 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 1 2018 is 60.74 trillion IDR after RSF weighted percentage factor with the following details:
 - i. Capital of 10.61 trillion IDR (17,46% from total ASF).
 - ii. Retail deposits of 40.74 trillion IDR (67,07% from total ASF).
 - iii. Wholesale funding of 9.39 trillion IDR (15,46% from total ASF).

ASF composition is dominated by retail deposits from stable deposits and less stable deposit that consists with Current Account, Saving and Deposit of 6.53 trillion IDR for Stable Deposits and 34.20 trillion IDR for Less Stable Deposits.

2. Bank Mayapada total RSF as of Quarter 1 2018 is 36.68 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet after RSF weighted percentage factor is 36.55 trillion IDR (99,63% from total RSF) which consists of :

- i. Deposits held at other financial institutions for operational purposes of 367.52 billion IDR (1,01% from total of Assets from Balance Sheet).
- ii. Performing loans and securities of 30.02 trillion IDR (82,15% from total of Assets from Balance Sheet) which consist:
 - a. Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions of 74.89 billion IDR (0,25% 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 of 29.02 trillion IDR (96,68% from Total of Performing Loans and Securities).
 - c. Claims and loans to Central Banks (including SBI) of 197.53 billion IDR (0,66% from Total of Performing Loans and Securities).
 - d. Performing residential mortgages of 31.44 billion IDR (0,10% from Total of Performing Loans and Securities).
 - e. Securities that are not in default and do not qualify as HQLA, including exchange-traded equities of 693.70 billion IDR (2,31% from Total of Performing Loans and Securities).
- iii. Other Assets of 6.16 trillion IDR (16,85% from total of Assets from balance sheet) :
 - a. Non performing loan of 2.18 trillion IDR (35,38% from Other Assets).
 - b. Fixed Asset of 1.78 trillion IDR (28,95% from Other Assets).
 - c. Regulatory adjustments of 2.20 trillion IDR (35,67% from Other Assets).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 1 2018 only consist of Irrevocable and conditionally revocable credit and liquidity facilities to any client are amounted at 134.34 billion IDR (0,37% from total RSF).

The compositions of RSF are dominated by Assets from Balance Sheet (99,63% from total RSF) with RSF calculation dominated by Performing loans and securities of 30.02 trillion IDR or 82,15% from total of Assets from balance sheet.

From compositions of Assets and Liabilities above, the NSFR ratio compositions of Assets with matching interdependent liabilities are not significant as Assets and Liabilities under mutual contractual agreements, the principal repayment from related assets that only be used to repay the related liabilities, and related liabilities that can't be used to fund other assets, as well as the correlation in transaction.