

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk

Position : Quarter 3 2018

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 2 2018					Quarter 3 2018				
		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 :	10,057,496	-	-	1,434,701	11,492,198	10,491,706	-	-	1,388,163	11,879,869
2	Regulatory Capital	10,057,496	-	-	1,434,701	11,492,198	10,491,706	-	-	1,388,163	11,879,869
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	7,288,447	36,173,776	783,279	29,342	40,320,424	7,253,480	36,961,535	471,731	42,935	40,874,534
5	Stable deposits	7,216,208	2,137,118	49,267	1,314	8,933,777	7,253,480	4,876,848	140,227	4,609	11,661,636
6	Less stable deposits	72,239	34,036,658	734,012	28,028	31,386,647	-	32,084,687	331,505	38,326	29,212,898
7	Wholesale funding	2,563,607	16,125,570	98,813	1,936,804	9,090,187	3,135,781	16,626,740	133,841	1,937,556	9,857,558
8	Operational deposits	2,525,997	-	-	-	1,262,998	3,095,502	-	-	-	1,547,751
9	Other wholesale funding	37,610	16,125,570	98,813	1,936,804	7,827,188	40,278	16,626,740	133,841	1,937,556	8,309,807
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	-	-	-	-	-	-	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	69,803	-	-	-	-	79,719	-	-	-	-
14	Total ASF					60,902,808					62,611,961

RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF	Quarter 2 2018					Quarter 3 2018				
	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	-	-	-	-	-	-	-	-	-	-
16 Deposits held at other financial institutions for operational purposes	-	471,747	-	-	235,874	-	1,308,139	-	-	654,069
17 Performing loans and securities	-	42,542,887	15,733,485	5,363,214	30,982,142	-	35,023,480	21,828,475	7,354,188	33,840,810
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>	-	28,842	94,500	56,008	107,584	-	14	51,227	94,115	119,731
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>	-	42,513,906	15,638,485	4,580,298	30,258,649	-	34,461,458	21,776,516	6,471,368	32,574,832
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>	-	139	500	22,940	19,819	-	44	732	25,388	21,967
23 <i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	-	-	-	11,415	7,420	-	-	-	11,044	7,178
24 <i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	-	-	-	692,553	588,670	-	561,965	-	752,273	1,117,102
25 Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26 Other assets:	-	4,691,662	36,537	1,886,508	6,614,707	-	4,718,633	51,803	2,023,610	6,794,046
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>	-	4,691,662	36,537	1,886,508	6,614,707	-	4,718,633	51,803	2,023,610	6,794,046
32 Off-balance sheet items	-	-	-	-	111,289	-	-	-	-	111,278
33 Total RSF	-	-	-	-	37,944,011	-	-	-	-	41,400,204
34 Net Stable Funding Ratio (%)	-	-	-	-	160.51%	-	-	-	-	151.24%

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 DEVELOPMENT ANALYSIS

Analysis

Based on calculation, Bank Mayapada *Net Stable Funding Ratio* (NSFR) as of Quarter 3 2018 decreased by 9.27% from previous position (Quarter 2 2018) from 160,51% to 151.24%. 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 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 3 2018 increased by 2.81% from previous position (Quarter 2 2018) from 60.90 trillion IDR to 62.61 trillion IDR after calculated with ASF weighted, with the following details:
 - i. Capital increased by 3.37% from previous position (Quarter 2 2018) from 11.49 trillion IDR to 11.88 trillion IDR (18.97% from total ASF).
 - ii. Retail (Individual) deposits increased by 1.37% from previous position (Quarter 2 2018) from 40.32 trillion IDR to 40.87 trillion IDR (65.28% from total ASF).
 - iii. Wholesale (Corporate) funding increased by 8.44% from previous position (Quarter 2 2018) from 9.09 trillion IDR to 9.86 trillion IDR (15.74% 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 increased by 30.53% from previous position (Quarter 2 2018) from 8.93 trillion IDR to 11.66 trillion IDR for Stable Deposits and decreased by 6.93% from 31.39 trillion to 29.21 trillion IDR for Less Stable Deposits.

2. Bank Mayapada total RSF as of Quarter 3 2018 increased by 9.11% from previous position (Quarter 2 2018) from 37.94 trillion IDR to 41.40 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet increased by 9.14% from previous position (Quarter 2 2018) from 37.83 trillion IDR to 41.29 trillion IDR after calculated with RSF weighted (99.73% from total RSF) which consists of :

- i. Deposits held at other financial institutions for operational purposes increased by 177.30% from previous position (Quarter 2 2018) from 235.87 billion IDR to 654.07 billion IDR (1.58% from total of Assets from Balance Sheet).
- ii. Loans in pass and special mention category and securities in pass and sub standard category increased by 9.23% from previous position (Quarter 2 2018) from 30.98 trillion IDR to 33.84 trillion IDR (81.96% from total of Assets from Balance Sheet) which consist of:
 - a. Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions increased by 11.29% from previous position (Quarter 2 2018) from 107.58 billion IDR to 119.73 billion IDR (0.35% 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 5.27% from previous position (Quarter 2 2018) from 30.16 trillion IDR to 31.75 trillion IDR (93.82% from Total of Performing Loans and Securities).
 - c. Claims and loans to Central Banks (including SBI) increased by 748.96% from previous position (Quarter 2 2018) from 97.10 billion IDR to 824.36 billion IDR (2.44% from Total of Performing Loans and Securities).
 - d. Mortgages loan increased by 7.00% from previous position (Quarter 2 2018) from 27.24 billion IDR to 29.15 billion IDR (0.09% from Total of Performing Loans and Securities).
 - e. Securities in pass and sub standard category and exchange-traded equities increased by 89.77% from previous position (Quarter 2 2018) from 588.67 billion IDR to 1.12 trillion IDR (3.30% from Total of Performing Loans and Securities).

- iii. Other Assets increased by 2.71% from previous position (Quarter 2 2018) from 6.61 trillion IDR to 6.79 trillion IDR (16.45% from total of Assets from Balance Sheet) :
 - a. Non performing loan increased by 7.43% from previous position (Quarter 2 2018) from 2.64 trillion IDR to 2.84 trillion IDR (41.78% from Other Assets).
 - b. Fixed Asset increased by 1.46% from previous position (Quarter 2 2018) from 1.82 trillion IDR to 1.84 trillion IDR (27.11% from Other Assets).
 - c. Reduction Factor of Capital decreased by 2.01% from previous position (Quarter 2 2018) from 2.16 trillion IDR to 2.11 trillion IDR (31.11% from Other Assets).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 3 2018 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is decreased by 0.01% from previous position (Quarter 2 2018) from 111.29 billion IDR to 111.28 billion IDR (0.27% from total RSF).

The compositions of RSF are dominated by Assets from Balance Sheet (99.73% 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 9.23% from previous position (Quarter 2 2018) from 30.98 trillion IDR to 33.84 trillion IDR or 81.96% from total of Assets 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.