

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk

Position : Quarter 4 2018

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 3 2018					Quarter 4 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 :	10,491,706	-	-	1,388,163	11,879,869	11,440,441	-	-	2,135,198	13,575,639
2	<i>Regulatory Capital</i>	10,491,706	-	-	1,388,163	11,879,869	11,440,441	-	-	2,135,198	13,575,639
3	<i>Other capital instruments</i>	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	7,253,480	36,961,535	471,731	42,935	40,874,534	8,325,088	37,565,070	862,372	17,892	42,682,096
5	<i>Stable deposits</i>	7,253,480	4,876,848	140,227	4,609	11,661,636	8,251,435	3,339,983	147,134	3,584	11,155,209
6	<i>Less stable deposits</i>	-	32,084,687	331,505	38,326	29,212,898	73,652	34,225,087	715,238	14,308	31,526,887
7	<i>Wholesale funding</i>	3,135,781	16,626,740	133,841	1,937,556	9,857,558	2,651,957	16,231,681	316,976	2,754,542	10,720,604
8	<i>Operational deposits</i>	3,095,502	-	-	-	1,547,751	2,597,161	-	-	-	1,298,581
9	<i>Other wholesale funding</i>	40,278	16,626,740	133,841	1,937,556	8,309,807	54,796	16,231,681	316,976	2,754,542	9,422,024
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	79,719	-	-	-	-	85,020	-	-	-	-
12	<i>NSFR derivative liabilities</i>	-	-	-	-	-	-	-	-	-	-
13	<i>All other liabilities and equity not included in the above categories</i>	79,719	-	-	-	-	85,020	-	-	-	-
14	Total ASF					62,611,961					66,978,339

RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF	Quarter 3 2018					Quarter 4 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	-	1,308,139	-	-	654,069	-	259,936	-	-	129,968
17 Performing loans and securities	-	35,023,480	21,828,475	7,073,065	33,461,393	-	33,678,950	25,021,248	7,609,754	34,325,412
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>	-	14	51,227	94,115	119,731	-	28,338	-	86,589	90,840
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>	-	34,461,458	21,776,516	6,190,245	32,392,102	-	33,103,932	25,020,857	6,744,572	33,300,569
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>	-	44	732	25,388	21,967	-	-	115	16,212	13,838
23 <i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	-	-	-	11,044	7,178	-	241	277	6,682	4,602
24 <i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	-	561,965	-	752,273	920,415	-	546,438	-	755,699	915,563
25 Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26 Other assets:	-	4,718,633	51,803	2,023,610	6,794,046	-	5,230,702	258,109	1,965,206	7,454,017
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>	-	4,718,633	51,803	2,023,610	6,794,046	-	5,230,702	258,109	1,965,206	7,454,017
32 Off-balance sheet items	-	1,953,923	2,225,569	2,225,569	111,278	-	2,412,696	2,412,696	2,412,696	120,635
33 Total RSF	-	-	-	-	41,020,787	-	-	-	-	42,030,032
34 Net Stable Funding Ratio (%)	-	-	-	-	152.63%	-	-	-	-	159.36%

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 4 2018 increased by 6.73% from previous position (Quarter 3 2018) from 152.63% to 159.36%. 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 4 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 4 2018 increased by 6.97% from previous position (Quarter 3 2018) from 62.61 trillion IDR to 66.98 trillion IDR after calculated with ASF weighted, with the following details:
 - i. Capital increased by 14.27% from previous position (Quarter 3 2018) from 11.88 trillion IDR to 13.58 trillion IDR (20.27% from total ASF).
 - ii. Retail (Individual) deposits increased by 4.42% from previous position (Quarter 3 2018) from 40.87 trillion IDR to 42.68 trillion IDR (63.73% from total ASF).
 - iii. Wholesale (Corporate) funding increased by 8.76% from previous position (Quarter 3 2018) from 9.86 trillion IDR to 10.72 trillion IDR (16.01% 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 decreased by 4.34% from previous position (Quarter 3 2018) from 11.66 trillion IDR to 11.16 trillion IDR for Stable Deposits and increased by 7.92% from 29.21 trillion to 31.53 trillion IDR for Less Stable Deposits.

2. Bank Mayapada total RSF as of Quarter 4 2018 increased by 2.46% from previous position (Quarter 3 2018) from 41.02 trillion IDR to 42.03 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet increased by 2.44% from previous position (Quarter 3 2018) from 40.91 trillion IDR to 41.91 trillion IDR after calculated with RSF weighted (99.71% from total RSF) which consists of :

- i. Deposits held at other financial institutions for operational purposes decreased by 80.13% from previous position (Quarter 3 2018) from 654.07 billion IDR to 129.97 billion IDR (0.31% 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 2.58% from previous position (Quarter 3 2018) from 33.46 trillion IDR to 34.33 trillion IDR (81.90% 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 decreased by 24.13% from previous position (Quarter 3 2018) from 119.73 billion IDR to 90.84 billion IDR (0.26% 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 3.54% from previous position (Quarter 3 2018) from 31.75 trillion IDR to 32.87 trillion IDR (95.77% from Total of Performing Loans and Securities).
 - c. Claims and loans to Central Banks (including SBI) decreased by 33.43% from previous position (Quarter 3 2018) from 641.63 billion IDR to 427.16 billion IDR (1.24% from Total of Performing Loans and Securities).
 - d. Mortgages loan decreased by 36.73% from previous position (Quarter 3 2018) from 29.15 billion IDR to 18.44 billion IDR (0.05% from Total of Performing Loans and Securities).
 - e. Securities in pass and sub standard category and exchange-traded equities decreased by 0.53% from previous position (Quarter 3 2018) from 920.41 billion IDR to 915.56 billion IDR (2.67% from Total of Performing Loans and Securities).

- iii. Other Assets increased by 9.71% from previous position (Quarter 3 2018) from 6.79 trillion IDR to 7.45 trillion IDR (17.79% from total of Assets from Balance Sheet) :
 - a. Non performing loan increased by 28.05% from previous position (Quarter 3 2018) from 2.84 trillion IDR to 3.63 trillion IDR (48.76% from Other Assets).
 - b. Fixed Asset increased by 3.59% from previous position (Quarter 3 2018) from 1.84 trillion IDR to 1.91 trillion IDR (25.59% from Other Assets).
 - c. Reduction Factor of Capital decreased by 9.57% from previous position (Quarter 3 2018) from 2.11 trillion IDR to 1.91 trillion IDR (25.64% from Other Assets).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 4 2018 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is increased by 8.41% from previous position (Quarter 3 2018) from 111.28 billion IDR to 120.63 billion IDR (0.29% from total RSF).

The compositions of RSF are dominated by Assets from Balance Sheet (99.71% 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 2.58% from previous position (Quarter 3 2018) from 33.46 trillion IDR to 34.33 trillion IDR or 81.90% 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.