

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk

Position : Quarter 1 2019

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 4 2018					Quarter 1 2019				
		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 :	11,440,441	-	-	2,135,198	13,575,639	11,184,535	-	-	2,088,978	13,273,513
2	Regulatory Capital	11,440,441	-	-	2,135,198	13,575,639	11,184,535	-	-	2,088,978	13,273,513
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	8,325,088	37,565,070	862,372	17,892	42,682,096	8,968,999	37,311,711	1,285,696	28,656	43,510,990
5	Stable deposits	8,251,435	3,339,983	147,134	3,584	11,155,209	8,968,999	4,271,297	211,067	9,095	12,787,890
6	Less stable deposits	73,652	34,225,087	715,238	14,308	31,526,887	-	33,040,414	1,074,628	19,562	30,723,100
7	Wholesale funding	2,651,957	16,231,681	316,976	2,754,542	10,720,604	3,153,199	15,797,486	798,999	2,734,051	11,164,064
8	Operational deposits	2,597,161	-	-	-	1,298,581	3,104,108	-	-	-	1,552,054
9	Other wholesale funding	54,796	16,231,681	316,976	2,754,542	9,422,024	49,091	15,797,486	798,999	2,734,051	9,612,010
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	85,020	-	-	-	-	129,901	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	85,020	-	-	-	-	129,901	-	-	-	-
14	Total ASF					66,978,339					67,948,567

RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF	Quarter 4 2018					Quarter 1 2019				
	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	-	259,936	-	-	129,968	-	1,285,426	-	-	642,713
17 Performing loans and securities	-	33,678,950	25,021,248	7,609,754	34,325,412	-	36,187,488	23,090,064	7,853,639	35,965,404
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>	-	28,338	-	86,589	90,840	-	40,070	37	145,478	151,507
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>	-	33,103,932	25,020,857	6,744,572	33,300,569	-	36,147,322	23,067,610	6,911,896	35,126,935
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>	-	-	115	16,212	13,838	-	7	131	15,854	13,545
23 <i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	-	241	277	6,682	4,602	-	89	286	5,604	3,830
24 <i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	-	546,438	-	755,699	915,563	-	-	22,000	774,807	669,586
25 Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26 Other assets:	-	5,230,702	258,109	1,965,206	7,454,017	-	5,532,400	328,528	1,954,341	7,815,270
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>	-	5,230,702	258,109	1,965,206	7,454,017	-	5,532,400	328,528	1,954,341	7,815,270
32 Off-balance sheet items	-	2,364,624	2,412,696	2,412,696	120,635	-	2,137,526	2,137,526	2,137,526	106,876
33 Total RSF	-	-	-	-	42,030,032	-	-	-	-	44,530,263
34 Net Stable Funding Ratio (%)	-	-	-	-	159.36%	-	-	-	-	152.59%

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 1 2019 decreased by 6.77% from previous position (Quarter 4 2018) from 159.36% to 152.59%. 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 1 2019 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 2019 increased by 1.45% from previous position (Quarter 4 2018) from 66.98 trillion IDR to 67.95 trillion IDR after calculated with ASF weighted, with the following details:
 - i. Capital decreased by 2.23% from previous position (Quarter 4 2018) from 13.58 trillion IDR to 13.27 trillion IDR (19.53% from total ASF).
 - ii. Retail (Individual) deposits increased by 1.94% from previous position (Quarter 4 2018) from 42.68 trillion IDR to 43.51 trillion IDR (64.04% from total ASF).
 - iii. Wholesale (Corporate) funding increased by 4.14% from previous position (Quarter 4 2018) from 10.72 trillion IDR to 11.16 trillion IDR (16.43% 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 14.64% from previous position (Quarter 4 2018) from 11.16 trillion IDR to 12.79 trillion IDR for Stable Deposits and decreased by 2.55% from 31.53 trillion to 30.72 trillion IDR for Less Stable Deposits.

2. Bank Mayapada total RSF as of Quarter 1 2019 increased by 5.95% from previous position (Quarter 4 2018) from 42.03 trillion IDR to 44.53 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet increased by 6.00% from previous position (Quarter 4 2018) from 41.91 trillion IDR to 44.42 trillion IDR after calculated with RSF weighted (99.76% from total RSF) which consists of :

- i. Deposits held at other financial institutions for operational purposes increased by 394.52% from previous position (Quarter 4 2018) from 129.97 billion IDR to 642.71 billion IDR (1.45% 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 4.78% from previous position (Quarter 4 2018) from 34.33 trillion IDR to 35.97 trillion IDR (80.96% 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 66.78% from previous position (Quarter 4 2018) from 90.84 billion IDR to 151.51 billion IDR (0.42% 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 1.12% from previous position (Quarter 4 2018) from 32.87 trillion IDR to 33.24 trillion IDR (92.43% from Total of Performing Loans and Securities).
 - c. Claims and loans to Central Banks (including SBI) increased by 341.35% from previous position (Quarter 4 2018) from 427.16 billion IDR to 1.89 trillion IDR (5.24% from Total of Performing Loans and Securities).
 - d. Mortgages loan decreased by 5.77% from previous position (Quarter 4 2018) from 18.44 billion IDR to 17.38 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 26.87% from previous position (Quarter 4 2018) from 915.56 billion IDR to 669.59 billion IDR (1.86% from Total of Performing Loans and Securities).

- iii. Other Assets increased by 4.85% from previous position (Quarter 4 2018) from 7.45 trillion IDR to 7.82 trillion IDR (17.59% from total of Assets from Balance Sheet) :
 - a. Non performing loan decreased by 9.40% from previous position (Quarter 4 2018) from 3.63 trillion IDR to 3.29 trillion IDR (42.14% from Other Assets).
 - b. Fixed Asset increased by 0.82% from previous position (Quarter 4 2018) from 1.91 trillion IDR to 1.92 trillion IDR (24.61% from Other Assets).
 - c. Reduction Factor of Capital increased by 35.96% from previous position (Quarter 4 2018) from 1.91 trillion IDR to 2.60 trillion IDR (33.25% from Other Assets).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 1 2019 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is decreased by 11.41% from previous position (Quarter 4 2018) from 120.63 billion IDR to 106.88 billion IDR (0.24% from total RSF).

The compositions of RSF are dominated by Assets from Balance Sheet (99.76% 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 4.78% from previous position (Quarter 4 2018) from 34.33 trillion IDR to 35.97 trillion IDR or 80.96% 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.