

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk

Position : Quarter 2 2019

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 1 2019					Quarter 2 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 :	11,184,535	-	-	2,088,978	13,273,513	11,322,193	-	-	2,042,802	13,364,995
2	<i>Regulatory Capital</i>	11,184,535	-	-	2,088,978	13,273,513	11,322,193	-	-	2,042,802	13,364,995
3	<i>Other capital instruments</i>	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	8,968,999	37,311,711	1,285,696	28,656	43,510,990	9,233,305	37,578,420	1,016,504	38,858	43,768,424
5	<i>Stable deposits</i>	8,968,999	4,271,297	211,067	9,095	12,787,890	9,233,305	4,288,111	161,770	4,927	13,003,953
6	<i>Less stable deposits</i>	-	33,040,414	1,074,628	19,562	30,723,100	-	33,290,309	854,734	33,931	30,764,471
7	<i>Wholesale funding</i>	3,153,199	15,797,486	798,999	2,734,051	11,164,064	3,018,341	15,098,782	501,981	2,739,566	10,595,721
8	<i>Operational deposits</i>	3,104,108	-	-	-	1,552,054	2,934,898	-	-	-	1,467,449
9	<i>Other wholesale funding</i>	49,091	15,797,486	798,999	2,734,051	9,612,010	83,443	15,098,782	501,981	2,739,566	9,128,272
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	129,901	-	-	-	-	82,328	-	-	-	-
12	<i>NSFR derivative liabilities</i>	-	-	-	-	-	-	-	-	-	-
13	<i>All other liabilities and equity not included in the above categories</i>	129,901	-	-	-	-	82,328	-	-	-	-
14	Total ASF					67,948,567					67,729,140

RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF	Quarter 1 2019					Quarter 2 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	-	1,285,426	-	-	642,713	-	1,652,097	-	-	826,049
17 Performing loans and securities	-	36,187,488	23,090,064	7,853,639	35,965,404	-	43,216,721	15,478,669	8,571,310	35,768,897
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>	-	40,070	37	145,478	151,507	-	826	140,556	132,381	202,782
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>	-	36,147,322	23,067,610	6,911,896	35,126,935	-	43,215,732	15,315,919	7,622,193	34,861,717
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>	-	7	131	15,854	13,545	-	3	141	15,307	13,082
23 <i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	-	89	286	5,604	3,830	-	160	54	5,033	3,378
24 <i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	-	-	22,000	774,807	669,586	-	-	22,000	796,396	687,937
25 Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26 Other assets:	-	5,532,400	328,528	1,954,341	7,815,270	-	5,645,482	4,164	1,940,942	7,590,588
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>	-	5,532,400	328,528	1,954,341	7,815,270	-	5,645,482	4,164	1,940,942	7,590,588
32 Off-balance sheet items	-	1,404,542	668,472	64,513	106,876	-	2,105,401	1,122,265	189,438	170,855
33 Total RSF	-	-	-	-	44,530,263	-	-	-	-	44,356,389
34 Net Stable Funding Ratio (%)	-	-	-	-	152.59%	-	-	-	-	152.69%

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 2 2019 increased by 0.10% from previous position (Quarter 1 2019) from 152.59% to 152.69%. 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 2 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 2 2019 decreased by 0.32% from previous position (Quarter 1 2019) from 67.95 trillion IDR to 67.73 trillion IDR after calculated with ASF weighted, with the following details:
 - i. Capital increased by 0.69% from previous position (Quarter 1 2019) from 13.27 trillion IDR to 13.36 trillion IDR (19.73% from total ASF).
 - ii. Retail (Individual) deposits increased by 0.59% from previous position (Quarter 1 2019) from 43.51 trillion IDR to 43.77 trillion IDR (64.62% from total ASF).
 - iii. Wholesale (Corporate) funding decreased by 5.09% from previous position (Quarter 1 2019) from 11.16 trillion IDR to 10.60 trillion IDR (15.64% 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 1.69% from previous position (Quarter 1 2019) from 12.79 trillion IDR to 13.00 trillion IDR for Stable Deposits and increased by 0.13% from 30.72 trillion to 30.76 trillion IDR for Less Stable Deposits.

2. Bank Mayapada total RSF as of Quarter 2 2019 decreased by 0.39% from previous position (Quarter 1 2019) from 44.53 trillion IDR to 44.36 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet decreased by 0.54% from previous position (Quarter 1 2019) from 44.42 trillion IDR to 44.19 trillion IDR after calculated with RSF weighted (99.61% from total RSF) which consists of :

- i. Deposits held at other financial institutions for operational purposes increased by 28.53% from previous position (Quarter 1 2019) from 642.71 billion IDR to 826.05 billion IDR (1.87% from total of Assets from Balance Sheet).
- ii. Loans in pass and special mention category and securities in pass and sub standard category decreased by 0.55% from previous position (Quarter 1 2019) from 35.97 trillion IDR to 35.77 trillion IDR (80.95% 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 33.84% from previous position (Quarter 1 2019) from 151.51 billion IDR to 202.78 billion IDR (0.57% 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 1.32% from previous position (Quarter 1 2019) from 33.24 trillion IDR to 33.68 trillion IDR (94.16% from Total of Performing Loans and Securities).
 - c. Claims and loans to Central Banks (including SBI) decreased by 37.38% from previous position (Quarter 1 2019) from 1.89 trillion IDR to 1.18 trillion IDR (3.30% from Total of Performing Loans and Securities).
 - d. Mortgages loan decreased by 5.26% from previous position (Quarter 1 2019) from 17.38 billion IDR to 16.46 billion IDR (0.05% from Total of Performing Loans and Securities).
 - e. Securities in pass and sub standard category and exchange-traded equities increased by 2.74% from previous position (Quarter 1 2019) from 669.59 billion IDR to 687.94 billion IDR (1.92% from Total of Performing Loans and Securities).

- iii. Other Assets decreased by 2.87% from previous position (Quarter 1 2019) from 7.82 trillion IDR to 7.59 trillion IDR (17.18% from total of Assets from Balance Sheet) :
 - a. Non performing loan decreased by 3.80% from previous position (Quarter 1 2019) from 3.29 trillion IDR to 3.17 trillion IDR (41.74% from Other Assets).
 - b. Fixed Asset decreased by 0.72% from previous position (Quarter 1 2019) from 1.92 trillion IDR to 1.91 trillion IDR (25.16% from Other Assets).
 - c. Reduction Factor of Capital decreased by 3.30% from previous position (Quarter 1 2019) from 2.60 trillion IDR to 2.51 trillion IDR (33.11% from Other Assets).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 2 2019 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is increased by 59.86% from previous position (Quarter 1 2019) from 106.88 billion IDR to 170.86 billion IDR (0.39% from total RSF).

The compositions of RSF are dominated by Assets from Balance Sheet (99.61% from total RSF) with RSF calculation dominated by Loans in pass and special mention category and securities in pass and sub standard category that decreased by 0.55% from previous position (Quarter 1 2019) from 35.97 trillion IDR to 35.77 trillion IDR or 80.95% 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.