

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk

Position : Quarter 1 2020

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 4 2019					Quarter 1 2020				
		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 :	13,337,875	-	-	1,900,591	15,238,466	12,027,239	-	-	1,804,558	13,831,798
2	<i>Regulatory Capital</i>	13,337,875	-	-	1,900,591	15,238,466	12,027,239	-	-	1,804,558	13,831,798
3	<i>Other capital instruments</i>	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	11,920,810	38,796,550	1,168,326	15,981	47,343,544	11,308,613	36,212,888	1,089,313	39,490	44,455,545
5	<i>Stable deposits</i>	11,920,810	674,881	13,228	600	11,979,073	11,308,613	1,964,622	53,214	650	12,660,777
6	<i>Less stable deposits</i>	-	38,121,669	1,155,098	15,381	35,364,470	-	34,248,266	1,036,099	38,840	31,794,769
7	<i>Wholesale funding</i>	3,155,130	15,186,815	394,147	2,763,930	11,123,791	3,019,965	13,757,125	380,930	2,740,204	9,925,912
8	<i>Operational deposits</i>	3,110,594	-	-	-	1,555,297	2,979,074	-	-	-	1,489,537
9	<i>Other wholesale funding</i>	44,536	15,186,815	394,147	2,763,930	9,568,494	40,890	13,757,125	380,930	2,740,204	8,436,375
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	85,989	-	-	-	-	84,842	-	-	-	-
12	<i>NSFR derivative liabilities</i>	-	-	-	-	-	-	-	-	-	-
13	<i>All other liabilities and equity not included in the above categories</i>	85,989	-	-	-	-	84,842	-	-	-	-
14	Total ASF					73,705,801					68,213,255

RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF	Quarter 4 2019					Quarter 1 2020				
	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	-	791,948	-	-	395,974	-	183,041	-	-	91,521
17 Performing loans and securities	-	40,835,512	24,295,088	9,076,903	38,854,329	-	31,521,251	13,466,400	7,604,362	28,294,231
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>	-	300,623	594	61,469	106,859	-	324,240	414	52,740	101,583
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>	-	40,290,848	23,518,615	8,156,643	37,508,303	-	29,883,615	12,007,944	6,717,438	26,098,773
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>	-	47	200	14,408	12,370	-	5	-	13,670	11,622
23 <i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	-	3	37	3,830	2,510	-	24	-	4,499	2,936
24 <i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	-	243,991	775,642	840,554	1,224,287	-	1,313,367	1,458,042	816,014	2,079,316
25 Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26 Other assets:	-	4,313,122	87,877	2,030,785	6,431,784	-	4,537,448	344,654	23,329,843	28,211,944
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>	-	4,313,122	87,877	2,030,785	6,431,784	-	4,537,448	344,654	20,876,862	20,876,862
32 Off-balance sheet items	-	1,852,372	1,223,638	226,363	165,119	-	986,390	787,282	301,193	103,743
33 Total RSF	-	-	-	-	45,847,206	-	-	-	-	56,701,439
34 Net Stable Funding Ratio (%)	-	-	-	-	160.76%	-	-	-	-	120.30%

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 2020 decreased by 40.46% from previous position (Quarter 4 2019) from 160.76% to 120.30%. 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 2020 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 2020 decreased by 7.45% from previous position (Quarter 4 2019) from 73.71 trillion IDR to 68.21 trillion IDR after calculated with ASF weighted, with the following details:
 - i. Capital decreased by 9.23% from previous position (Quarter 4 2019) from 15.24 trillion IDR to 13.83 trillion IDR (20.28% from total ASF).
 - ii. Retail (Individual) deposits decreased by 6.10% from previous position (Quarter 4 2019) from 47.34 trillion IDR to 44.46 trillion IDR (65.17% from total ASF).
 - iii. Wholesale (Corporate) funding decreased by 10.77% from previous position (Quarter 4 2019) from 11.12 trillion IDR to 9.93 trillion IDR (14.55% 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 5.69% from previous position (Quarter 4 2019) from 11.98 trillion IDR to 12.66 trillion IDR for Stable Deposits and decreased by 10.09% from 35.36 trillion to 31.79 trillion IDR for Less Stable Deposits.

2. Bank Mayapada total RSF as of Quarter 1 2020 increased by 23.67% from previous position (Quarter 4 2019) from 45.85 trillion IDR to 56.70 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet increased by 23.89% from previous position (Quarter 4 2019) from 45.68 trillion IDR to 56.60 trillion IDR after calculated with RSF weighted (99.81% from total RSF) which consists of :

- i. Deposits held at other financial institutions for operational purposes decreased by 76.89% from previous position (Quarter 4 2019) from 395.97 billion IDR to 91.52 billion IDR (0.16% 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 27.18% from previous position (Quarter 4 2019) from 38.85 trillion IDR to 28.29 trillion IDR (49.98% 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 4.94% from previous position (Quarter 4 2019) from 106.86 billion IDR to 101.58 billion IDR (0.36% 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 decreased by 29.39% from previous position (Quarter 4 2019) from 36.96 trillion IDR to 26.10 trillion IDR (92.24% from Total of Performing Loans and Securities).
 - c. Claims and loans to Central Banks (including SBI) decreased by 100.00% from previous position (Quarter 4 2019) from 546.53 billion IDR to 0.00 million IDR (0.00% from Total of Performing Loans and Securities).
 - d. Mortgages loan decreased by 2.16% from previous position (Quarter 4 2019) from 14.88 billion IDR to 14.56 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 69.84% from previous position (Quarter 4 2019) from 1.22 trillion IDR to 2.08 trillion IDR (7.35% from Total of Performing Loans and Securities).

- iii. Other Assets increased by 3.38 times from previous position (Quarter 4 2019) from 6.43 trillion IDR to 28.21 trillion IDR (49.84% from total of Assets from Balance Sheet) :
 - a. Non performing loan increased by 45.93% from previous position (Quarter 4 2019) from 2.49 trillion IDR to 3.63 trillion IDR (12.87% from Other Assets).
 - b. Fixed Asset increased by 13.50% from previous position (Quarter 4 2019) from 1.97 trillion IDR to 2.24 trillion IDR (7.94% from Other Assets).
 - c. Reduction Factor of Capital decreased by 25.60% from previous position (Quarter 4 2019) from 1.97 trillion IDR to 1.47 trillion IDR (5,20 % from Other Assets).
 - d. The other assets amounted Rp 20.88 trillion.

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 1 2020 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is decreased by 37.17% from previous position (Quarter 4 2019) from 165.12 billion IDR to 103.74 billion IDR (0.18% from total RSF).

The compositions of RSF are dominated by Assets from Balance Sheet (99.81% 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 27.18% from previous position (Quarter 4 2019) from 38.85 trillion IDR to 28.29 trillion IDR or 49.99% 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.