

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk

Position : Quarter 2 2020

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

| ASF Component | | Quarter 1 2020 | | | | | Quarter 2 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 : | 12,027,239 | - | - | 1,804,558 | 13,831,798 | 15,813,559 | - | - | 1,708,602 | 17,522,160 |
| 2 | <i>Regulatory Capital</i> | 12,027,239 | - | - | 1,804,558 | 13,831,798 | 15,813,559 | - | - | 1,708,602 | 17,522,160 |
| 3 | <i>Other capital instruments</i> | - | - | - | - | - | - | - | - | - | - |
| 4 | Retail deposits and deposits from small business customers | 11,308,613 | 36,212,888 | 1,089,313 | 39,490 | 44,455,545 | 9,368,262 | 32,573,120 | 888,187 | 85,123 | 39,303,206 |
| 5 | <i>Stable deposits</i> | 11,308,613 | 1,964,622 | 53,214 | 650 | 12,660,777 | 9,351,044 | 3,997,057 | 81,310 | 738 | 12,758,679 |
| 6 | <i>Less stable deposits</i> | - | 34,248,266 | 1,036,099 | 38,840 | 31,794,769 | 17,218 | 28,576,062 | 806,877 | 84,385 | 26,544,527 |
| 7 | <i>Wholesale funding</i> | 3,019,965 | 13,757,125 | 380,930 | 2,740,204 | 9,925,912 | 2,657,365 | 11,966,923 | 152,789 | 2,823,620 | 8,413,966 |
| 8 | <i>Operational deposits</i> | 2,979,074 | - | - | - | 1,489,537 | 2,642,184 | - | - | - | 1,321,092 |
| 9 | <i>Other wholesale funding</i> | 40,890 | 13,757,125 | 380,930 | 2,740,204 | 8,436,375 | 15,181 | 11,966,923 | 152,789 | 2,823,620 | 7,092,874 |
| 10 | Liabilities with matching interdependent assets | - | - | - | - | - | - | - | - | - | - |
| 11 | Other liabilities | 84,842 | - | - | - | - | 75,883 | - | - | - | - |
| 12 | <i>NSFR derivative liabilities</i> | - | - | - | - | - | - | - | - | - | - |
| 13 | <i>All other liabilities and equity not included in the above categories</i> | 84,842 | - | - | - | - | 75,883 | - | - | - | - |
| 14 | Total ASF | | | | | 68,213,255 | | | | | 65,239,333 |

RSF (Required Stable Funding)

(In Millions Rupiah)

| Komponen RSF | Quarter 1 2020 | | | | | Quarter 2 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 | - | 183,041 | - | - | 91,521 | - | 174,836 | - | - | 87,418 |
| 17 Performing loans and securities | - | 31,521,251 | 13,466,400 | 7,604,362 | 28,294,231 | - | 41,538,148 | 5,342,368 | 6,088,816 | 28,319,960 |
| 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> | - | 324,240 | 414 | 52,740 | 101,583 | - | 250,881 | 59,840 | 1,052 | 68,604 |
| 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> | - | 29,883,615 | 12,007,944 | 6,717,438 | 26,098,773 | - | 40,576,454 | 5,242,707 | 5,703,537 | 27,550,344 |
| 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> | - | 5 | - | 13,670 | 11,622 | - | - | - | 17,009 | 14,458 |
| 23 <i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i> | - | 24 | - | 4,499 | 2,936 | - | 9 | 57 | 4,488 | 2,951 |
| 24 <i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i> | - | 1,313,367 | 1,458,042 | 816,014 | 2,079,316 | - | 710,804 | 39,764 | 362,730 | 683,604 |
| 25 Assets with matching interdependent liabilities | - | - | - | - | - | - | - | - | - | - |
| 26 Other assets: | - | 4,537,448 | 344,654 | 2,452,981 | 7,335,082 | - | 5,197,996 | 10,976 | 23,998,888 | 29,207,860 |
| 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> | - | 4,537,448 | 344,654 | 2,452,981 | 7,335,082 | - | 5,197,996 | 10,976 | 18,044,997 | 18,044,997 |
| 32 Off-balance sheet items | - | 986,390 | 787,282 | 301,193 | 103,743 | - | 1,481,955 | 1,103,899 | 300,324 | 144,309 |
| 33 Total RSF | - | - | - | - | 35,824,577 | - | - | - | - | 57,759,547 |
| 34 Net Stable Funding Ratio (%) | - | - | - | - | 190.41% | - | - | - | - | 112.95% |

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 2020 decreased by 7.35% from previous position (Quarter 1 2020) from 120.30% to 112.95%. 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 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 2 2020 decreased by 4.35% from previous position (Quarter 1 2020) from 68.21 trillion IDR to 65.24 trillion IDR after calculated with ASF weighted, with the following details:
 - i. Capital increased by 26.68% from previous position (Quarter 1 2020) from 13.83 trillion IDR to 17.52 trillion IDR (26.86% from total ASF).
 - ii. Retail (Individual) deposits decreased by 11.60% from previous position (Quarter 1 2020) from 44.46 trillion IDR to 39.30 trillion IDR (60.24% from total ASF).
 - iii. Wholesale (Corporate) funding decreased by 15.30% from previous position (Quarter 1 2020) from 9.93 trillion IDR to 8.41 trillion IDR (12.89% 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 0.77% from previous position (Quarter 1 2020) from 12.66 trillion IDR to 12.76 trillion IDR for Stable Deposits and decreased by 16.51% from 31.79 trillion to 26.54 trillion IDR for Less Stable Deposits.

2. Bank Mayapada total RSF as of Quarter 2 2020 increased by 1.86% from previous position (Quarter 1 2020) from 56.70 trillion IDR to 57.76 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet increased by 1.80% from previous position (Quarter 1 2020) from 56.60 trillion IDR to 57.62 trillion IDR after calculated with RSF weighted (99.75% from total RSF) which consists of :

- i. Deposits held at other financial institutions for operational purposes decreased by 4.48% from previous position (Quarter 1 2020) from 91.52 billion IDR to 87.42 billion IDR (0.15% 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 0.10% from previous position (Quarter 1 2020) from 28.29 trillion IDR to 28.32 trillion IDR (49.15% 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 32.47% from previous position (Quarter 1 2020) from 101.58 billion IDR to 68.60 billion IDR (0.24% 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 5.56% from previous position (Quarter 1 2020) from 26.10 trillion IDR to 27.55 trillion IDR (97.28% from Total of Performing Loans and Securities).
 - c. Claims and loans to Central Banks (including SBI) changes by 0 from previous position (Quarter 1 2020) from 0.00 million IDR to 0.00 million IDR (0.00% from Total of Performing Loans and Securities).
 - d. Mortgages loan increased by 19.57% from previous position (Quarter 1 2020) from 14.56 billion IDR to 17.41 billion IDR (0.06% from Total of Performing Loans and Securities).
 - e. Securities in pass and sub standard category and exchange-traded equities decreased by 67.13% from previous position (Quarter 1 2020) from 2.08 trillion IDR to 683.60 billion IDR (2.41% from Total of Performing Loans and Securities).

- iii. Other Assets increased by 3.54% from previous position (Quarter 1 2020) from 28.21 trillion IDR to 29.21 trillion IDR (50.69% from total of Assets from Balance Sheet) :
 - a. Non performing loan increased by 7.98% from previous position (Quarter 1 2020) from 3.63 trillion IDR to 3.92 trillion IDR (13.41% from Other Assets).
 - b. Fixed Asset increased by 154.91% from previous position (Quarter 1 2020) from 2.24 trillion IDR to 5.71 trillion IDR (19.54% from Other Assets).
 - c. Reduction Factor of Capital increased by 4.76% from previous position (Quarter 1 2020) from 1.47 trillion IDR to 1.54 trillion IDR (5.27% from Other Assets).
 - d. The other assets amounted Rp 18.04 trillion.

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 2 2020 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is increased by 39.10% from previous position (Quarter 1 2020) from 103.74 billion IDR to 144.31 billion IDR (0.25% from total RSF).

The compositions of RSF are dominated by Assets from Balance Sheet (99.75% 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 0.10% from previous position (Quarter 1 2020) from 28.29 trillion IDR to 28.32 trillion IDR or 49.15% 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.