

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk

Position : Quarter 3 2020

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 2 2020					Quarter 3 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 :	15,813,559	-	-	1,708,602	17,522,160	16,673,132	-	-	1,633,289	18,306,422
2	<i>Regulatory Capital</i>	15,813,559	-	-	1,708,602	17,522,160	16,673,132	-	-	1,633,289	18,306,422
3	<i>Other capital instruments</i>	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	9,368,262	32,573,119	888,187	85,123	39,303,206	9,280,823	34,959,501	925,485	21,898	41,308,013
5	<i>Stable deposits</i>	9,351,044	3,997,057	81,310	738	12,758,679	7,188,014	5,501,944	47,783	2,122	12,102,976
6	<i>Less stable deposits</i>	17,218	28,576,062	806,877	84,385	26,544,527	2,092,809	29,457,557	877,702	19,777	29,205,037
7	<i>Wholesale funding</i>	2,657,365	11,966,923	152,789	2,823,620	8,413,966	2,736,915	11,489,037	234,198	2,055,136	7,402,186
8	<i>Operational deposits</i>	2,642,184	-	-	-	1,321,092	2,731,147	-	-	-	1,365,574
9	<i>Other wholesale funding</i>	15,181	11,966,923	152,789	2,823,620	7,092,874	5,768	11,489,037	234,198	2,055,136	6,036,612
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	75,833	-	-	-	-	72,925	-	-	-	-
12	<i>NSFR derivative liabilities</i>	-	-	-	-	-	-	-	-	-	-
13	<i>All other liabilities and equity not included in the above categories</i>	75,833	-	-	-	-	72,925	-	-	-	-
14	Total ASF					65,239,332					67,016,621

RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF	Quarter 2 2020					Quarter 3 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	-	174,836	-	-	87,418	-	365,042	-	-	182,521
17 Performing loans and securities	-	41,538,148	5,342,368	6,088,816	28,319,960	-	37,397,442	7,553,318	6,288,516	27,819,717
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>	-	250,881	59,840	1,052	68,604	-	176	309,826	903	155,843
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>	-	40,576,454	5,242,707	5,703,537	27,550,344	-	36,947,061	7,238,501	5,959,169	27,158,075
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>	-	-	-	17,009	14,458	-	-	-	16,055	13,646
23 <i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	-	9	57	4,488	2,951	-	-	78	4,879	3,210
24 <i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	-	710,804	39,764	362,730	683,604	-	450,204	4,913	307,511	488,943
25 Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26 Other assets:	-	5,197,996	10,976	23,998,888	29,207,860	-	2,823,448	17,007	25,649,204	28,489,660
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>	-	5,197,996	10,976	18,044,997	18,044,997	-	2,823,448	17,007	19,777,637	19,777,637
32 Off-balance sheet items	-	1,481,955	1,103,899	300,324	144,309	-	1,473,565	797,534	404,695	133,790
33 Total RSF	-	-	-	-	57,759,547	-	-	-	-	56,625,687
34 Net Stable Funding Ratio (%)	-	-	-	-	112.95%	-	-	-	-	118.35%

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 3 2020 increased by 5.40% from previous position (Quarter 2 2020) from 112.95% to 118.35%. 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 3 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 3 2020 increased by 2.73% from previous position (Quarter 2 2020) from 65.24 trillion IDR to 67.02 trillion IDR after calculated with ASF weighted, with the following details:
 - i. Capital increased by 4.51% from previous position (Quarter 2 2020) from 17.52 trillion IDR to 18.31 trillion IDR (27.32% from total ASF).
 - ii. Retail (Individual) deposits increased by 5.11% from previous position (Quarter 2 2020) from 39.30 trillion IDR to 41.31 trillion IDR (61.64% from total ASF).
 - iii. Wholesale (Corporate) funding decreased by 12.01% from previous position (Quarter 2 2020) from 8.41 trillion IDR to 7.40 trillion IDR (11.05% 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 5.17% from previous position (Quarter 2 2020) from 12.76 trillion IDR to 12.10 trillion IDR for Stable Deposits and increased by 10.06% from 26.54 trillion to 29.21 trillion IDR for Less Stable Deposits.

2. Bank Mayapada total RSF as of Quarter 3 2020 decreased by 1.96% from previous position (Quarter 2 2020) from 57.76 trillion IDR to 56.63 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet decreased by 1.96% from previous position (Quarter 2 2020) from 57.62 trillion IDR to 56.49 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 increased by 108.79% from previous position (Quarter 2 2020) from 87.42 billion IDR to 182.52 billion IDR (0.32% 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 1.77% from previous position (Quarter 2 2020) from 28.32 trillion IDR to 27.82 trillion IDR (49.25% 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 127.17% from previous position (Quarter 2 2020) from 68.60 billion IDR to 155.84 billion IDR (0.56% 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 1.42% from previous position (Quarter 2 2020) from 27.55 trillion IDR to 27.16 trillion IDR (97.63% from Total of Performing Loans and Securities).
 - c. Claims and loans to Central Banks (including SBI) changes by 0% from previous position (Quarter 2 2020) from 0.00 million IDR to 0.00 million IDR (0.00% from Total of Performing Loans and Securities).
 - d. Mortgages loan decreased by 3.16% from previous position (Quarter 2 2020) from 17.41 billion IDR to 16.86 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 28.48% from previous position (Quarter 2 2020) from 683.60 billion IDR to 488.94 billion IDR (1.76% from Total of Performing Loans and Securities).

- iii. Other Assets decreased by 2.46% from previous position (Quarter 2 2020) from 29.21 trillion IDR to 28.49 trillion IDR (50.43% from total of Assets from Balance Sheet) :
 - a. Non performing loan decreased by 36.22% from previous position (Quarter 2 2020) from 3.92 trillion IDR to 2.50 trillion IDR (8.78% from Other Assets).
 - b. Fixed Asset increased by 0.53% from previous position (Quarter 2 2020) from 5.71 trillion IDR to 5.74 trillion IDR (20.14% from Other Assets).
 - c. Reduction Factor of Capital decreased by 69.29% from previous position (Quarter 2 2020) from 1.54 trillion IDR to 472.86 billion IDR (1.66% from Other Assets).
 - d. The other assets not included in the above categories amounted Rp 19.78 trillion.

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 3 2020 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is decreased by 7.29% from previous position (Quarter 2 2020) from 144.31 billion IDR to 133.79 billion IDR (0.24% from total RSF).

The compositions of RSF are dominated by Assets from Balance Sheet (99.75% from total RSF) with RSF calculation dominated by other asset that decreased by 2.46% from previous position (Quarter 2 2020) from 29.21 million IDR to 28.49 trillion IDR or 50.43% 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.