

## NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk

Position : Quarter 4 2020

### A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 3 2020					Quarter 4 2020				
		Unweighted Value By Residual Maturity				Weighted Value	Unweighted Value By Residual Maturity				Weighted Value
		No Specified Maturity <sup>1</sup>	< 6 Months	< 6 Months - 1 Year	≥ 1Year		No Specified Maturity <sup>1</sup>	< 6 Months	< 6 Months - 1 Year	≥ 1Year	
1	Capital :	16,673,132	-	-	1,633,289	18,306,422	16,822,184	-	-	1,531,222	18,353,406
2	<i>Regulatory Capital</i>	16,673,132	-	-	1,633,289	18,306,422	16,822,184	-	-	1,531,222	18,353,406
3	<i>Other capital instruments</i>	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	9,280,823	34,959,501	925,485	21,899	41,308,013	9,946,862	41,639,786	1,456,051	39,742	48,467,309
5	<i>Stable deposits</i>	7,188,014	5,501,944	47,783	2,122	12,102,976	7,920,676	5,813,247	48,825	5,993	13,099,603
6	<i>Less stable deposits</i>	2,092,809	29,457,557	877,702	19,777	29,205,037	2,026,186	35,826,539	1,407,226	33,750	35,367,706
7	<i>Wholesale funding</i>	2,736,915	11,489,037	234,198	2,055,136	7,402,186	3,020,873	15,050,251	750,714	2,048,186	8,914,462
8	<i>Operational deposits</i>	2,731,147	-	-	-	1,365,574	3,013,476	-	-	-	1,506,738
9	<i>Other wholesale funding</i>	5,768	11,489,037	234,198	2,055,136	6,036,612	7,397	15,050,251	750,714	2,048,186	7,407,725
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	72,925	-	-	-	-	102,684	-	-	-	-
12	<i>NSFR derivative liabilities</i>	-	-	-	-	-	-	-	-	-	-
13	<i>All other liabilities and equity not included in the above categories</i>	72,925	-	-	-	-	102,684	-	-	-	-
14	<b>Total ASF</b>					<b>67,016,621</b>					<b>75,735,177</b>

## RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF	Quarter 3 2020					Quarter 4 2020				
	Unweighted Value By Residual Maturity				Weighted Value	Unweighted Value By Residual Maturity				Weighted Value
	No Specified Maturity <sup>1</sup>	< 6 Months	< 6 Months - 1 Year	≥ 1Year		No Specified Maturity <sup>1</sup>	< 6 Months	< 6 Months - 1 Year	≥ 1Year	
15 Total NSFR HQLA	-	-	-	-	-	-	-	-	-	-
16 Deposits held at other financial institutions for operational purposes	-	365,042	-	-	182,521	-	1,120,529	-	-	560,265
17 Performing loans and securities	-	37,397,441	7,553,318	6,288,517	27,819,717	-	39,921,367	6,943,512	8,277,279	30,358,033
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>	-	176	309,826	903	155,843	-	312,207	972	314	47,632
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>	-	36,947,061	7,238,501	5,959,169	27,158,075	-	37,911,967	6,942,482	6,310,738	27,791,352
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>	-	-	-	16,055	13,646	-	-	-	16,055	13,647
23 <i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	-	-	78	4,879	3,210	-	10	58	4,343	2,857
24 <i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	-	450,204	4,913	307,511	488,943	-	1,697,183	-	1,945,830	2,502,547
25 Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26 Other assets:	-	2,823,448	17,007	19,777,637	28,489,660	-	2,904,843	7,709	26,020,343	28,932,896
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>	-	2,823,448	17,007	19,777,637	19,777,637	-	2,904,843	7,709	19,886,349	19,886,349
32 Off-balance sheet items	-	1,473,565	797,534	404,695	133,790	-	1,407,115	404,263	564,554	118,797
33 Total RSF	-	-	-	-	56,625,688	-	-	-	-	59,969,990
34 Net Stable Funding Ratio (%)	-	-	-	-	118.35%	-	-	-	-	126.29%

<sup>1</sup> 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. ANALISIS PERKEMBANGAN NSFR

### Analisis

Based on calculation, Bank Mayapada Net Stable Funding Ratio (NSFR) as of Quarter 4 2020 increased by 7,94% from previous position (Quarter 3 2020) from 118,35% to 126,29%. 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 4 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 4 2020 increased by 13,01% from previous position (Quarter 3 2020) from 67,02 trillion IDR to 75.74 trillion IDR after calculated with ASF weighted, with the following details:
  - i. Capital increased by 0,26% from previous position (Quarter 3 2020) from 18,31 trillion IDR to 18,35 trillion IDR (24,23% from total ASF).
  - ii. Retail (Individual) deposits increased by 17,33% from previous position (Quarter 3 2020) from 41,31 trillion IDR to 48,47 trillion IDR (64% from total ASF).
  - iii. Wholesale (Corporate) funding increased by 20,43% from previous position (Quarter 3 2020) from 7,40 trillion IDR to 8,91 trillion IDR (11,76% 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 8,23% from previous position (Quarter 3 2020) from 12,10 trillion IDR to 13,10 trillion IDR for Stable Deposits and increased by 21,10% from previous position (Quarter 3 2020) 29,21 trillion IDR to 35,37 trillion IDR.

2. Bank Mayapada total RSF as of Quarter 4 2020 increased by 5,91% from previous position (Quarter 3 2020) from 56,63 trillion IDR to 59,97 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet increased by 5,95% from previous position (Quarter 3 2020) from 56,49 trillion IDR to 59,85 trillion IDR (99,80% from total RSF) which consists of :

- I. Deposits held at other financial institutions for operational purposes increased by 206,96% from previous position (Quarter 3 2020) from 182,52 billion IDR to 560,27 billion IDR (0,94% 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 9.12% from previous position (Quarter 3 2020) from 27,82 trillion IDR to 30,36 trillion IDR (50,72% from total of Assets from balance sheet) which consists of :
  - a. Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions decreased by 69,44% from

- previous position (Quarter 3 2020) from 155,84 billion IDR to 47,63 billion IDR (0,16% 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 2,33% from previous position (Quarter 3 2020) from 27,16 trillion IDR to 27,79 trillion IDR (91,55% from Total of Performing Loans and Securities).
  - c. Mortgages loan decreased by 2,09% from previous position (Quarter 3 2020) from 16,86 billion IDR to 16,50 billion IDR (0,05 from Total of Performing Loans and Securities).
  - d. Securities in pass and sub standard category and exchange-traded equities increased by 411,83% from previous position (Quarter 3 2020) from 488,94 billion IDR to 2,50 trillion IDR (8,24% from Total of Performing Loans and Securities).
- III. Other Assets increased by 1,56% from previous position (Quarter 3 2020) from 28,49 trillion IDR to 28,93 trillion IDR (48,34% from total of Assets from Balance Sheet) :
- a. Non performing loan decreased by 7,85% from previous position (Quarter 3 2020) from 2,50 trillion IDR to 2,30 trillion IDR (7,97% from Other Assets).
  - b. Fixed Asset increased by 4,66% from previous position (Quarter 3 2020) from 5,74 trillion IDR to 6,01 trillion IDR (20,76% from Other Assets).
  - c. Reduction Factor of Capital increased by 55,74% from previous position (Quarter 3 2020) from 472,86 billion IDR to 736,45 billion IDR (2,55% from Other Assets).
  - d. The other assets not included in the above categories amounted 19,89 trillion IDR.

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 4 2020 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is decreased by 11,21% from previous position (Quarter 3 2020) from 133,79 billion IDR to 118,80 billion IDR (0,20% from Total RSF).

The compositions of RSF are dominated by Assets from Balance Sheet or 99,80% from total RSF with RSF calculation dominated by other asset that increased by 9.12% from previous position (Quarter 3 2020) from 27,82 trillion IDR to 30,36 trillion IDR or 50,72% from total Aset 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.