

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk

Position : Quarter 1 2021

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 4 2020					Quarter 1 2021				
		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 :	16,822,184	-	-	1,531,222	18,353,406	14,225,877	-	-	1,429,151	15,655,028
2	Regulatory Capital	16,822,184	-	-	1,531,222	18,353,406	14,225,877	-	-	1,429,151	15,655,028
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	9,946,862	41,639,786	1,456,051	39,742	48,467,309	11,209,619	47,021,501	2,052,066	62,038	55,193,412
5	Stable deposits	7,920,676	5,813,247	48,825	5,993	13,099,603	9,186,388	8,083,296	260,456	7,806	16,661,438
6	Less stable deposits	2,026,186	35,826,539	1,407,226	33,750	35,367,706	2,023,231	38,938,206	1,791,611	54,232	38,531,974
7	Wholesale funding	3,020,873	15,050,251	750,714	2,048,186	8,914,462	3,235,545	17,954,998	534,295	2,049,528	9,656,428
8	Operational deposits	3,013,476	-	-	-	1,506,738	3,235,545	-	-	-	1,617,772
9	Other wholesale funding	7,397	15,050,251	750,714	2,048,186	7,407,725	0	17,954,998	534,295	2,049,528	8,038,656
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	102,684	-	-	-	-	101,234	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	102,684	-	-	-	-	101,234	-	-	-	-
14	Total ASF					75,735,177					80,504,869

RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF	Quarter 4 2020					Quarter 1 2021				
	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	-	1,120,529	-	-	560,265	-	544,801	-	-	272,401
17 Performing loans and securities	-	39,921,358	6,943,512	8,277,279	30,358,033	-	36,886,588	11,553,228	8,563,875	31,388,580
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>	-	312,207	972	314	47,632	-	313,955	9,321	253	52,007
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>	-	37,911,967	6,942,482	6,310,738	27,791,352	-	35,219,998	10,420,836	5,794,783	27,745,983
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	13,647	-	-	-	15,413	13,101
23 <i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	-	-	58	4,343	2,857	-	19	60	3,879	2,561
24 <i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	-	1,697,183	-	1,945,830	2,502,547	-	1,352,615	1,123,010	2,749,547	3,574,928
25 Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26 Other assets:	-	2,904,843	7,709	26,020,343	28,932,896	-	3,424,135	60,354	22,512,276	25,996,766
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>	-	2,904,843	7,709	19,886,349	19,886,349	-	3,424,135	60,354	19,896,223	19,896,223
32 Off-balance sheet items	-	1,407,115	404,263	564,554	118,797	-	1,372,357	964,753	287,548	131,233
33 Total RSF	-	-	-	-	59,969,990	-	-	-	-	57,788,979
34 Net Stable Funding Ratio (%)	-	-	-	-	126.29%	-	-	-	-	139.31%

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. ANALISIS PERKEMBANGAN NSFR

Analysis

Based on calculation, Bank Mayapada Net Stable Funding Ratio (NSFR) as of Quarter 1 2021 increased by 13,02% from previous position (Quarter 4 2020) from 126,29% to 139,31%. 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 2021 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 2021 increased by 6,28% from previous position (Quarter 4 2020) from 75,74 trillion IDR to 80.50 trillion IDR after calculated with ASF weighted, with the following details:
 - i. Capital decreased by 14,66% from previous position (Quarter 4 2020) from 18,35 trillion IDR to 15,66 trillion IDR (19,45% from total ASF).
 - ii. Retail (Individual) deposits increased by 13,86% from previous position (Quarter 4 2020) from 48,47 trillion IDR to 55,19 trillion IDR (69% from total ASF).
 - iii. Wholesale (Corporate) funding increased by 8,42% from previous position (Quarter 4 2020) from 8,91 trillion IDR to 9,66 trillion IDR (12,00% 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 26,72% from previous position (Quarter 4 2020) from 13,10 trillion IDR to 16,66 trillion IDR for Stable Deposits and increased by 8,93% from previous position (Quarter 4 2020) 35,37 trillion IDR to 38,53 trillion IDR.

2. Bank Mayapada total RSF as of Quarter 1 2021 decreased by 3,64% from previous position (Quarter 4 2020) from 59,97 trillion IDR to 57,79 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet decreased by 3,66% from previous position (Quarter 4 2020) from 59,85 trillion IDR to 57,66 trillion IDR (99,78% from total RSF) which consists of :

- I. Deposits held at other financial institutions for operational purposes decreased by 51,38% from previous position (Quarter 4 2020) from 560,27 billion IDR to 272,40 billion IDR (0,47% 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 3.39% from previous position (Quarter 4 2020) from 30,36 trillion IDR to 31,39 trillion IDR (54,44% 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 increased by 9,20% from

- previous position (Quarter 4 2020) from 47,63 billion IDR to 52,01 billion IDR (0,17% 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 0,14% from previous position (Quarter 4 2020) from 27,79 trillion IDR to 27,75 trillion IDR (88,40% from Total of Performing Loans and Securities).
 - c. Mortgages loan decreased by 5,09% from previous position (Quarter 4 2020) from 16,50 billion IDR to 15,66 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 42,8% from previous position (Quarter 4 2020) from 2,50 trillion IDR to 3,57 trillion IDR (11,37% from Total of Performing Loans and Securities).
- III. Other Assets decreased by 10,13% from previous position (Quarter 4 2020) from 28,93 trillion IDR to 26 trillion IDR (45,09% from total of Assets from Balance Sheet) :
- a. Non performing loan increased by 0,43% from previous position (Quarter 4 2020) from 2,30 trillion IDR to 2,31 trillion IDR (8,88% from Other Assets).
 - b. Fixed Asset decreased by 57,90% from previous position (Quarter 4 2020) from 6,01 trillion IDR to 2,53 trillion IDR (9,73% from Other Assets).
 - c. Reduction Factor of Capital increased by 70,68% from previous position (Quarter 4 2020) from 736,45 billion IDR to 1,26 trillion IDR (4,85% from Other Assets).
 - d. The other assets not included in the above categories amounted 19,90 trillion IDR.

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 1 2021 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is increased by 10,46% from previous position (Quarter 4 2020) from 118,80 billion IDR to 131,23 billion IDR (0,23% from Total RSF).

The compositions of RSF are dominated by Assets from Balance Sheet or 99,78% from total RSF with RSF calculation dominated by other asset that increased by 3.39% from previous position (Quarter 4 2020) from 30,36 trillion IDR to 31,39 trillion IDR or 54,44% 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.