

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk
Position : June 2021

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

| ASF Component | Quarter 1 2021 | | | | | Quarter 2 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 : | 14.225.877 | - | - | 1.429.151 | 15.655.028 | 12.572.767 | - | - | 1.327.122 | 13.899.889 |
| 2 Regulatory Capital | 14.225.877 | - | - | 1.429.151 | 15.655.028 | 12.572.767 | - | - | 1.327.122 | 13.899.889 |
| 3 Other capital instruments | - | - | - | - | - | - | - | - | - | - |
| 4 Retail deposits and deposits from small business customers | 11.209.619 | 47.021.501 | 2.052.066 | 62.038 | 55.193.412 | 16.311.494 | 49.885.204 | 2.181.757 | 134.580 | 61.677.474 |
| 5 Stable deposits | 9.186.388 | 8.083.296 | 260.456 | 7.806 | 16.661.438 | 43.637 | 2.056 | - | - | 43.409 |
| 6 Less stable deposits | 2.023.231 | 38.938.206 | 1.791.611 | 54.232 | 38.531.974 | 16.267.857 | 49.883.147 | 2.181.757 | 134.580 | 61.634.065 |
| 7 Wholesale funding | 3.235.545 | 17.954.998 | 534.295 | 2.049.528 | 9.656.428 | 3.472.379 | 21.197.901 | 945.820 | 6.550 | 9.004.719 |
| 8 Operational deposits | 3.235.545 | - | - | - | 1.617.772 | 3.411.898 | - | - | - | 1.705.949 |
| 9 Other wholesale funding | 0 | 17.954.998 | 534.295 | 2.049.528 | 8.038.656 | 60.481 | 21.197.901 | 945.820 | 6.550 | 7.298.770 |
| 10 Liabilities with matching interdependent assets | - | - | - | - | - | - | - | - | - | - |
| 11 Other liabilities | 101.234 | - | - | - | - | 1.288.762 | - | - | - | - |
| 12 NSFR derivative liabilities | - | - | - | - | - | - | - | - | - | - |
| 13 All other liabilities and equity not included in the above categories | 101.234 | - | - | - | - | 1.288.762 | - | - | - | - |
| 14 Total ASF | - | - | - | - | 80.504.869 | - | - | - | - | 84.582.082 |

RSF (Required Stable Funding)

(In Millions Rupiah)

| Komponen RSF | Quarter 1 2021 | | | | Quarter 2 2021 | | | | | |
|--------------|---|---------------------------------------|---------------------|------------|----------------|------------------------------------|---------------------------------------|---------------------|------------|----------------|
| | No Specified Maturity ¹ | Unweighted Value By Residual Maturity | | | Weighted Value | No Specified Maturity ¹ | Unweighted Value By Residual Maturity | | | Weighted Value |
| | | < 6 Months | < 6 Months - 1 Year | ≥ 1Year | | | < 6 Months | < 6 Months - 1 Year | ≥ 1Year | |
| 15 | Total NSFR HQLA | - | - | - | - | - | - | - | - | 640.363 |
| 16 | Deposits held at other financial institutions for operational purposes | - | 544.801 | - | 272.401 | - | 431.648 | - | - | 215.824 |
| 17 | Performing loans and securities | - | 36.886.588 | 11.553.228 | 31.388.580 | - | 41.676.525 | 5.222.159 | 5.897.733 | 28.374.290 |
| 18 | Performing loans to financial institutions secured by Level 1 HQLA | - | - | - | - | - | - | - | - | - |
| 19 | Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions | - | 313.955 | 9.321 | 52.007 | - | 249.812 | 65.915 | 189 | 70.618 |
| 20 | Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: | - | 35.219.998 | 10.420.836 | 5.794.783 | 27.745.983 | 41.426.694 | 5.155.233 | 5.871.185 | 28.281.471 |
| 21 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | - | - | - | - | - | - | - | - | - |
| 22 | Performing residential mortgages, of which: | - | - | - | 15.413 | 13.101 | - | 963 | 22.809 | 19.869 |
| 23 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | - | 19 | 60 | 3.879 | 2.561 | 20 | 48 | 3.551 | 2.342 |
| 24 | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities | - | 1.352.615 | 1.123.010 | 2.749.547 | 3.574.928 | - | - | - | - |
| 25 | Assets with matching interdependent liabilities | - | - | - | - | - | - | - | - | - |
| 26 | Other assets: | - | 3.424.135 | 60.354 | 22.512.276 | 25.996.766 | 1.201.564 | 21.338 | 26.795.842 | 28.018.744 |
| 27 | Physical traded commodities, including gold | - | - | - | - | - | - | - | - | - |
| 28 | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs | - | - | - | - | - | - | - | - | - |
| 29 | NSFR derivative assets | - | - | - | - | - | - | - | - | - |
| 30 | NSFR derivative liabilities before deduction of variation margin posted | - | - | - | - | - | - | - | - | - |
| 31 | All other assets not included in the above categories | - | 3.424.135 | 60.354 | 22.512.276 | 25.996.766 | 1.201.564 | 21.338 | 26.795.842 | 28.018.744 |
| 32 | Off-balance sheet items | - | 1.372.357 | 964.753 | 287.548 | 131.233 | - | - | - | 148.574 |
| 33 | Total RSF | - | - | - | 57.788.979 | - | - | - | - | 57.397.804 |
| 34 | Net Stable Funding Ratio (%) | - | - | - | 139,31% | - | - | - | - | 147,36% |

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

Analisis

Based on calculation, Bank Mayapada Net Stable Funding Ratio (NSFR) as of Quarter 2 2021 increased by 8,05% from previous position (Quarter 1 2021) from 139,31% to 147,36%. 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 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 2 2021 increased by 5,07% from previous position (Quarter 1 2021) from 80,50 trillion IDR to 84.58 trillion IDR after calculated with ASF weighted, with the following details:
 - i. Capital decreased by 11,24% from previous position (Quarter 1 2021) from 15,66 trillion IDR to 13,90 trillion IDR (16,43% from total ASF).
 - ii. Retail (Individual) deposits increased by 11,76% from previous position (Quarter 1 2021) from 55,19 trillion IDR to 61,68 trillion IDR (72,99% from total ASF).
 - iii. Wholesale (Corporate) funding decreased by 6,83% from previous position (Quarter 1 2021) from 9,66 trillion IDR to 9,00 trillion IDR (10,64% 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 that is, with stable deposit decreased by 99,74% from previous position (Quarter 1 2021) from 16,66 trillion IDR to 43,41 billion IDR for less Stable Deposit increased by 59,95% from previous position (Quarter 1 2021) 38,53 trillion IDR to 61,63 trillion IDR.

2. Bank Mayapada total RSF as of Quarter 2 2021 decreased by 0,67% from previous position (Quarter 1 2021) from 57,79 trillion IDR to 57,40 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet decreased by 0,71% from previous position (Quarter 1 2021) from 57,66 trillion IDR to 57,25 trillion IDR (99,74% from total RSF) which consists of :

- I. Total NSFR HQLA amounted 640,36 billion IDR (1,12% from total of Assets from balance sheet).
- II. Deposits held at other financial institutions for operational purposes decreased by 20,77% from previous position (Quarter 1 2021) from Rp. 272,40 billion IDR to 215,82 billion IDR (0,38% from total of Assets from balance sheet).
- III. Loans in pass and special mention category and securities in pass and sub standard category decreased by 9.62% from previous position (Quarter 1 2021) from 31,39 trillion IDR to 28,37 trillion IDR (49,55% 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 35,78% from previous position (Quarter 1 2021) from 52,01 billion IDR to 70,62 billion IDR (0,25% 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 1,91% from previous position (Quarter 1 2021) from 27,75 trillion IDR to 28,28 trillion IDR (99,68% from Total of Performing Loans and Securities).
 - c. Mortgages loan increased by 41,83% from previous position (Quarter 1 2021) from 15,66 billion IDR to 22,21 billion IDR (0,08% from Total of Performing Loans and Securities).
- IV. Other Assets increased by 7,77% from previous position (Quarter 1 2021) from 26 trillion IDR to 28.02 trillion IDR (48,94% from total of Assets from Balance Sheet) :
- a. Non performing loan decreased by 45,89% from previous position (Quarter 1 2021) from 2,31 trillion IDR to 1,25 trillion IDR (4,46% from Other Assets).
 - b. Fixed Asset decreased by 33,99% from previous position (Quarter 1 2021) from 2,53 trillion IDR to 1,67 trillion IDR (5,96% from Other Assets).
 - c. The other assets not included in the above categories increased by 26,13% from previous position (Quarter 1 2021) from 19,90 trillion IDR to 25.10 trillion IDR (89.58% from Other Asset).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 2 2021 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is increased by 10,07% from previous position (Quarter 1 2021) from 131,23 billion IDR to 144,44 billion IDR (0,25% from Total RSF).

The compositions of RSF are dominated by Assets from Balance Sheet or 99,74% from total RSF with RSF calculation dominated by other asset that decreased by 9.62% from previous position (Quarter 1 2021) from 31,39 trillion IDR to 28,37 trillion IDR or 49,55% 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.