

NSFR REPORT

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

A. NSFR CALCULATION
ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component	Quarter 2 2021					Quarter 3 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	
1 Capital :	12.572.767	-	-	1.327.122	13.899.889	12.089.854	-	-	1.225.118	13.314.972
2 Regulatory Capital	12.572.767	-	-	1.327.122	13.899.889	12.089.854	-	-	1.225.118	13.314.972
3 Other capital instruments	-	-	-	-	-	-	-	-	-	-
4 Retail deposits and deposits from small business customers	16.311.494	49.885.204	2.181.757	134.580	61.677.474	17.261.247	50.117.573	1.829.997	50.304	62.340.345
5 Stable deposits	43.637	2.056	-	-	43.409	41.104	1.017	-	-	40.014
6 Less stable deposits	16.267.857	49.883.147	2.181.757	134.580	61.634.065	17.220.143	50.116.556	1.829.997	50.304	62.300.331
7 Wholesale funding	3.472.379	21.197.901	945.820	6.550	9.004.719	3.551.964	23.470.610	589.140	12.100	9.538.914
8 Operational deposits	3.411.898	-	-	-	1.705.949	3.497.363	-	-	-	1.748.681
9 Other wholesale funding	60.481	21.197.901	945.820	6.550	7.298.770	54.601	23.470.610	589.140	12.100	7.790.233
10 Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11 Other liabilities	1.288.762	-	-	-	-	1.399.317	-	-	-	-
12 NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13 All other liabilities and equity not included in the above categories	1.288.762	-	-	-	-	1.399.317	-	-	-	-
14 Total ASF					84.582.082					85.194.231

RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF	Quarter 2 2021					Quarter 3 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	-	-	-	-	341.194
16	Deposits held at other financial institutions for operational purposes	-	431.648	-	215.824	-	903.282	-	-	451.641
17	Performing loans and securities	-	41.676.525	5.222.159	5.897.733	-	42.510.999	5.934.347	6.269.995	29.459.159
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	-	249.812	65.915	189	-	264.303	92.305	-	85.798
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:	-	41.426.694	5.155.233	5.871.185	-	42.246.673	5.841.219	6.245.162	29.352.334
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:	-	-	965	22.809	-	-	655	22.320	19.299
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	20	48	3.551	-	22	167	2.513	1.728
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-	-	-	-	-
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-
26	Other assets:	-	1.201.564	21.338	26.795.842	-	1.464.085	11.738	27.740.858	29.216.681
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	-	1.201.564	21.338	26.795.842	-	1.464.085	11.738	27.740.858	29.216.681
32	Off-balance sheet items	-	-	-	148.574	-	1.684.133	1.316.045	502.264	175.122
33	Total RSF	-	-	-	57.397.804	-	-	-	-	59.643.798
34	Net Stable Funding Ratio (%)	-	-	-	147,36%	-	-	-	-	142,84%

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 3 2021 decreased by 4,52% from previous position (Quarter 2 2021) from 147,36% to 142,84%. 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 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 3 2021 increased by 0,72% from previous position (Quarter 2 2021) from 84,58 trillion IDR to 85.19 trillion IDR after calculated with ASF weighted, with the following details:
 - i. Capital decreased by 4,21% from previous position (Quarter 2 2021) from 13,90 trillion IDR to 13,31 trillion IDR (15,62% from total ASF).
 - ii. Retail (Individual) deposits increased by 1,07% from previous position (Quarter 2 2021) from 61,68 trillion IDR to 62,34 trillion IDR (73,18% from total ASF).
 - iii. Wholesale (Corporate) funding increased by 5,93% from previous position (Quarter 2 2021) from 9,00 trillion IDR to 9,54 trillion IDR (11,20% 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 7,82% from previous position (Quarter 2 2021) from 43,41 trillion IDR to 40,01 billion IDR for less Stable Deposit increased by 1,08% from previous position (Quarter 2 2021) 61,63 trillion IDR to 62,30 trillion IDR.

2. Bank Mayapada total RSF as of Quarter 3 2021 increased by 3,91% from previous position (Quarter 2 2021) from 57,40 trillion IDR to 59,64 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet increased by 3,88% from previous position (Quarter 2 2021) from 57,25 trillion IDR to 59,47 trillion IDR (99,71% from total RSF) which consists of :

- I. Total NSFR HQLA decreased by 46,72% from previous position (Quarter 2 2021) from 640,36 billion IDR to 341,19 billion IDR (0,57% from total of Assets from balance sheet).
- II. Deposits held at other financial institutions for operational purposes increased by 109,26% from previous position (Quarter 2 2021) from 215,82 billion IDR to 451,64 billion IDR (0,76% from total of Assets from balance sheet).
- III. Loans in pass and special mention category and securities in pass and sub standard category increased by 3.82% from previous position (Quarter 2 2021) from 28,37 trillion IDR to 29,46 trillion IDR (49,54% 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 21,50% from previous position (Quarter 2 2021) from 70,62 billion IDR to 85,80 billion IDR (0,29% 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 3,79% from previous position (Quarter 2 2021) from 28,28 trillion IDR to 29,35 trillion IDR (99,64% from Total of Performing Loans and Securities).
 - c. Mortgages loan decreased by 5,33% from previous position (Quarter 2 2021) from 22,21 billion IDR to 21,03 billion IDR (0,07% from Total of Performing Loans and Securities).
- IV. Other Assets increased by 4,28% from previous position (Quarter 2 2021) from 28.02 trillion IDR to 29.22 trillion IDR (49,13% from total of Assets from Balance Sheet) :
- a. Non performing loan increased by 19,20% from previous position (Quarter 2 2021) from 1,25 trillion IDR to 1,49 trillion IDR (5,11% from Other Assets).
 - b. Fixed Asset decreased by 2,40% from previous position (Quarter 2 2021) from 1,67 trillion IDR to 1,63 trillion IDR (5,59% from Other Assets).
 - c. The other assets not included in the above categories increased by 3,94% from previous position (Quarter 2 2021) from 25,10 trillion IDR to 26.09 trillion IDR (89.30% from Other Asset).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 3 2021 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is increased by 17,96% from previous position (Quarter 2 2021) from 144,44 billion IDR to 170,38 billion IDR (0,29% from Total RSF).

The compositions of RSF are dominated by Assets from Balance Sheet or 99,71% from total RSF with RSF calculation dominated by other asset that increased by 3.82% from previous position (Quarter 2 2021) from 28,37 trillion IDR to 29,46 trillion IDR or 49,54% 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.