

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk  
Position : December 2022

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 3 2022					Quarter 4 2022				
		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 :	12.878.418	-	-	859.278	13.737.696	14.021.228	-	-	769.957	14.791.185
2	Regulatory Capital	12.878.418	-	-	859.278	13.737.696	14.021.228	-	-	769.957	14.791.185
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	10.519.247	64.069.692	2.596.886	44.771	69.514.201	10.428.009	68.102.595	1.874.450	39.273	72.406.025
5	Stable deposits	37.715	6.049	-	-	41.576	40.677	3.392	-	-	41.866
6	Less stable deposits	10.481.531	64.063.643	2.596.886	44.771	69.472.625	10.387.332	68.099.203	1.874.450	39.273	72.364.159
7	Wholesale funding	3.076.493	29.973.925	389.600	6.500	12.548.823	3.896.746	32.250.834	268.529	14.624	14.047.156
8	Operational deposits	3.062.662	-	-	-	1.531.331	3.881.847	-	-	-	1.940.923
9	Other wholesale funding	13.831	29.973.925	389.600	6.500	11.017.492	14.900	32.250.834	268.529	14.624	12.106.233
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	1.245.453	-	-	-	-	1.247.966	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	1.245.453	-	-	-	-	1.247.966	-	-	-	-
14	Total ASF					95.800.720					101.244.366

## RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF		Quarter 3 2022					Quarter 4 2022				
		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					374.485					392.743
16	Deposits held at other financial institutions for operational purposes	-	432.520	-	-	216.260	-	357.159	-	-	178.580
17	Performing loans and securities	-	41.067.083	17.317.796	30.189.800	54.840.248	-	35.954.616	24.190.495	31.817.399	56.918.530
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	-	99.380	568.482	144.780	443.928	-	630.567	-	149.385	243.970
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:	-	40.967.568	16.749.147	30.021.161	54.376.344	-	35.323.979	24.188.362	31.644.055	56.653.617
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:	-	90	153	21.583	18.467	-	62	2.133	21.338	19.235
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	45	14	2.277	1.510	-	8	-	2.621	1.708
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:	-	1.593.023	1.557	8.075.058	9.669.638	-	1.519.791	1.321	8.421.102	9.942.214
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	-	1.593.023	1.557	8.075.058	9.669.638	-	1.519.791	1.321	8.421.102	9.942.214
32	Off-balance sheet items		2.180.771	1.013.515	865.903	203.009		2.204.452	1.439.957	583.298	211.385
33	Total RSF					65.303.641					67.643.451
34	Net Stable Funding Ratio (%)					146,70%					149,67%

<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

### Analysis

Based on calculation, Bank Mayapada Net Stable Funding Ratio (NSFR) as of Quarter 4 2022 Increased by 2,97% from previous position (Quarter 3 2022) from 146,70% to 149,67%. 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 2022 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 2022 increased by 5,68% from previous position (Quarter 3 2022) from 95,80 trillion IDR to 101,24 trillion IDR after calculated with ASF weighted, with the following details:
  - i. Capital increased by 7,67% from previous position (Quarter 3 2022) from 13,74 trillion IDR to 14,79 trillion IDR (14,61% from total ASF).
  - ii. Retail (Individual) deposits increased by 4,16% from previous position (Quarter 3 2022) from 69,51 trillion IDR to 72,41 trillion IDR (71,52% from total ASF).
  - iii. Wholesale (Corporate) funding increased by 11,94% from previous position (Quarter 3 2022) from 12,55 trillion IDR to 14,05 trillion IDR (13,87% from total ASF).

ASF composition is dominated by Retail (Individual) from stable deposits and less stable deposit that consists with Current Account, Saving and Deposit that is, with stable deposit increased by 0,70% from previous position (Quarter 3 2022) from 41,58 billion IDR to 41,87 billion IDR for less Stable Deposit increased by 4,16% from previous position (Quarter 3 2022) 69,47 trillion IDR to 72,36 trillion IDR.

2. Bank Mayapada total RSF as of Quarter 4 2022 increased by 3,58% from previous position (Quarter 3 2022) from 65,30 trillion IDR to 67,64 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet increased by 3,58% from previous position (Quarter 3 2022) from 65,10 trillion IDR to 67,43 trillion IDR (99,69% from total RSF) which consists of:

- I. Total NSFR HQLA increased by 4,88% from previous position (Quarter 3 2022) from 374,49 billion IDR to 392,74 billion IDR (0,58% from total of Assets from balance sheet).
- II. Deposits held at other financial institutions for operational purposes decreased by 17,42% from previous position (Quarter 3 2022) from 216,26 billion IDR to 178,58 billion IDR (0,26% 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 3,79% from previous position (Quarter 3 2022) from 54,84 trillion IDR to 56,92 trillion IDR (84,41% 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 45,04% from previous position (Quarter 3 2022) from 443,93 billion IDR to 243,97 billion IDR (0,43% 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 4,19% from previous position (Quarter 3 2022) from 54,38 trillion IDR to 56,65 trillion IDR (99,53% from Total of Performing Loans and Securities).
  - c. Mortgages loan increased by 4,84% from previous position (Quarter 3 2022) from 19,98 billion IDR to 20,94 billion IDR (0,04% from Total of Performing Loans and Securities).
- IV. Other Assets increased by 2,82% from previous position (Quarter 3 2022) from 9,67 trillion IDR to 9,94 trillion IDR (14,74% from total of Assets from Balance Sheet) :
- a. Non performing loan decreased by 4,58% from previous position (Quarter 3 2022) from 1,61 trillion IDR to 1,53 trillion IDR (15,43% from Other Assets).
  - b. Fixed Asset increased by 95,47% from previous position (Quarter 3 2022) from 1,64 trillion IDR to 3,21 trillion IDR (32,29% from Other Assets).
  - c. The other assets not included in the above categories decreased by 19,04% from previous position (Quarter 3 2022) from 6,42 trillion IDR to 5,20 trillion IDR (52,27% from Other Asset).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 4 2022 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is increased by 4,42% from previous position (Quarter 3 2022) from 197,43000000000001 billion IDR to 206,15 billion IDR (0,30 % from Total RSF).

The compositions of RSF are dominated by Assets from Balance Sheet or 99,69% from total RSF with RSF calculation dominated by other asset that increased by 3,79% from previous position (Quarter 3 2022) from 54,84 trillion IDR to 56,92 trillion IDR or 84,41 % 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.