

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk
Position : September 2024

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 2 2024					Quarter 3 2024				
		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 :	14.709.282	-	-	234.529	14.943.811	14.708.091	-	-	145.380	14.853.471
2	Regulatory Capital	14.709.282	-	-	234.529	14.943.811	14.708.091	-	-	145.380	14.853.471
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	11.627.799	74.831.047	1.931.674	111.851	79.665.292	11.675.583	75.039.715	2.677.239	30.556	80.485.706
5	Stable deposits	31.719	7.743	-	-	37.489	30.796	6.524	-	-	35.453
6	Less stable deposits	11.596.080	74.823.304	1.931.674	111.851	79.627.804	11.644.787	75.033.192	2.677.239	30.556	80.450.252
7	Wholesale funding	5.206.342	31.237.696	531.396	143.330	14.502.278	5.000.755	30.389.366	847.092	59.719	14.581.316
8	Operational deposits	5.202.473	-	-	-	2.601.237	4.997.415	-	-	-	2.498.707
9	Other wholesale funding	3.868	31.237.696	531.396	143.330	11.901.041	3.341	30.389.366	847.092	59.719	12.082.608
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	2.958.839	-	-	-	-	2.910.624	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	2.958.839	-	-	-	-	2.910.624	-	-	-	-
14	Total ASF					109.111.381					109.920.492

RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF		Quarter 2 2024					Quarter 3 2024				
		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					429.316					441.252
16	Deposits held at other financial institutions for operational purposes	507.966	898.815	-	-	703.391	553.872	882.959	-	-	718.416
17	Performing loans and securities	-	54.799.278	19.373.619	8.222.439	44.094.109	-	54.541.415	18.975.829	8.686.277	44.166.888
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	-	93.620	49.097	342.365	380.956	-	68.282	691	325.533	336.121
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:	-	54.705.627	19.324.137	7.842.608	43.681.099	-	54.472.932	18.974.846	8.321.750	43.797.376
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:	-	31	386	37.466	32.055	-	201	291	38.994	33.391
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-	-	-	-	-	-
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:	-	2.890.463	53.478	28.642.792	31.586.733	-	2.831.397	57.444	29.038.272	31.927.113
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	-	2.890.463	53.478	28.642.792	31.586.733	-	2.831.397	57.444	29.038.272	31.927.113
32	Off-balance sheet items		2.389.575	1.632.703	1.120.511	257.139		1.990.990	1.883.376	964.496	241.943
33	Total RSF					77.070.688					77.495.613
34	Net Stable Funding Ratio (%)					141,57%					141,84%

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. NSFR ANALYSIS

Analysis

Based on calculation, Bank Mayapada Net Stable Funding Ratio (NSFR) as of Quarter 3 2024 Increased by 0,27% from previous position (Quarter 2 2024) from 141,57% to 141,84%. 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 2024 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 2024 increased by 0,74% from previous position (Quarter 2 2024) from 109,11 trillion IDR to 109,92 trillion IDR after calculated with ASF weighted, with the following details:
 - i. Capital decreased by 0,60% from previous position (Quarter 2 2024) from 14,94 trillion IDR to 14,85 trillion IDR (13,51% from total ASF).
 - ii. Retail (Individual) deposits increased by 1,03% from previous position (Quarter 2 2024) from 79,67 trillion IDR to 80,49 trillion IDR (73,22% from total ASF).
 - iii. Wholesale (Corporate) funding increased by 0,55% from previous position (Quarter 2 2024) from 14,50 trillion IDR to 14,58 trillion IDR (13,27% 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 decreased by 5,43% from previous position (Quarter 2 2024) from 37,49 billion IDR to 35,45 billion IDR for less Stable Deposit increased by 1,03% from previous position (Quarter 2 2024) 79,63 trillion IDR to 80,45 trillion IDR.

2. Bank Mayapada total RSF as of Quarter 3 2024 increased by 0,55% from previous position (Quarter 2 2024) from 77,07 trillion IDR to 77,50 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet increased by 0,57% from previous position (Quarter 2 2024) from 76,81 trillion IDR to 77,25 trillion IDR (99,69% from total RSF) which consists of:

- I. Total NSFR HQLA increased by 2,78% from previous position (Quarter 2 2024) from 429,32 billion IDR to 441,25 billion IDR (0,57% from total of Assets from balance sheet).
- II. Deposits held at other financial institutions for operational purposes increased by 2,14% from previous position (Quarter 2 2024) from 703,39 billion IDR to 718,42 billion IDR (0,93% 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 0,17% from previous position (Quarter 2 2024) from 44,09 trillion IDR to 44,17 trillion IDR (57,17% 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 11,77% from previous position (Quarter 2 2024) from 380,96 billion IDR to 336,12 billion IDR (0,76% 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 0,27% from previous position (Quarter 2 2024) from 43,68 trillion IDR to 43,80 trillion IDR (99,16% from Total of Performing Loans and Securities).
 - c. Mortgages loan increased by 4,17% from previous position (Quarter 2 2024) from 32,05 billion IDR to 33,39 billion IDR (0,08% from Total of Performing Loans and Securities).
- IV. Other Assets increased by 1,08% from previous position (Quarter 2 2024) from 31,59 trillion IDR to 31,93 trillion IDR (41,33% from total of Assets from Balance Sheet):
- a. Non performing loan decreased by 0,36% from previous position (Quarter 2 2024) from 22,85 trillion IDR to 22,77 trillion IDR (71,32% from Other Assets).
 - b. Fixed Asset decreased by 0,40% from previous position (Quarter 2 2024) from 4,36 trillion IDR to 4,34 trillion IDR (13,59% from Other Assets).
 - c. The other assets not included in the above categories increased by 10,04% from previous position (Quarter 2 2024) from 4,38 trillion IDR to 4,82 trillion IDR (15,09% from Other Asset).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 3 2024 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is decreased by 7,98% from previous position (Quarter 2 2024) from 245,59 billion IDR to 226,00 billion IDR (0,29 % from Total RSF).

The compositions of RSF are dominated by Assets in Balance Sheet or 99,69% from total RSF with RSF calculation dominated by Loans in pass and special mention category and securities in pass and sub standard category that increased by 0,17% from previous position (Quarter 2 2024) from 44,09 trillion IDR to 44,17 trillion IDR or 57,17 % from total asset in 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 cannot be used for funding other assets as well as the correlation in transaction.