

LIQUIDITY COVERAGE RATIO (LCR) REPORT (QUARTERLY)

Bank's Name : PT. BANK MAYAPADA INTERNATIONAL, Tbk
Position : Third Quarter (Q3) 2017

(In Million Rupiah)

| Num | Component | Amount | Final amount after haircut, run-off or rate inflow rate |
|---|---|-------------------|---|
| 1 | The number of points used in the LCR calculation | | 2 Days (End of Month Position) |
| HIGH QUALITY LIQUID ASSET (HQLA) | | | |
| 2 | Total High Quality Liquid Asset (HQLA) | | 14,460,086 |
| CASH OUTFLOW | | | |
| 3 | Retail deposit and Unsecured wholesale funding | 22,057,467 | 2,203,912 |
| | a. Stable deposits | 36,702 | 1,835 |
| | b. Less stable deposits | 22,020,765 | 2,202,077 |
| 4 | Corporates funding | 11,582,577 | 4,917,552 |
| | a. Operational deposits | 3,641,071 | 804,648 |
| | b. Non-operational deposits | 7,941,506 | 4,112,904 |
| | c. Unsecured debt issuance due in 30 days | 943,227 | 943,227 |
| 5 | Secured funding | | - |
| 6 | Additional requirement | 5,432,691 | 560,844 |
| | a. Net known derivatives payables (0 if net receivable) | - | - |
| | b. Undrawn committed liquidity facilities to other financial institutions including securities firms, | - | - |
| | c. loss of funding on structured financing activities | - | - |
| | d. Currently undrawn committed credit and liquidity facilities | 5,432,691 | 560,844 |
| | e. Other contractual obligations to extend funds to | - | - |
| | f. Other contingent funding obligations | - | - |
| | g. Any other contractual cash outflows | - | - |
| 7 | TOTAL CASH OUTFLOW | | 7,682,308 |
| CASH INFLOW | | | |
| 8 | Reverse repo and securities borrowing | - | - |
| 9 | Contractual inflows by counterparty | 1,319,798 | 662,439 |
| 10 | Other contractual cash inflows | - | - |
| 11 | TOTAL CASH INFLOW | 1,319,798 | 662,439 |
| | | | TOTAL ADJUSTED VALUE¹ |
| 12 | TOTAL HQLA | | 14,460,086 |
| 13 | TOTAL NET CASH OUTFLOWS | | 7,019,869 |
| 14 | LCR (%) | | 205.99% |

Notes:

¹Adjusted value is calculated after the subtraction of haircut, run-off rate, and inflow rate as well as the maximum limit of HQLA components, such as the HQLA Level 2B and HQLA Level 2 maximum limits and the maximum cash flow limit calculated in the LCR.

Qualitative Assessment of Liquidity Condition (Quarterly)

Bank's Name : PT. Bank Mayapada Internasional, Tbk
Position : Third Quarter (Q3) 2017

Analysis

Based on calculation, Bank Mayapada *Liquidity Coverage Ratio* (LCR) as of Third Quarter 2017 is 205.99%. The ratio is above minimum POJK requirement, which is minimum 80% LCR ratio for BUKU 3 since June 30th 2017.

LCR Assessment Component:

LCR Bank as of Third Quarter 2017 is from the comparison of *High Quality Liquid Asset* (HQLA) with *Net Cash Outflow* projection with the following details:

1. Bank Mayapada Total HQLA as of Third Quarter 2017 is 14.46 trillion IDR. Bank HQLA composition still dominated by HQLA Level 1 with the biggest composition from placement BI with amounted after *haircut* is 10.97 trillion IDR (75.84% from the total of HQLA Level 1). Bank Mayapada HQLA Level 1 consist of FTK Rupiah, FTK Foreign Exchange, Central Bank's (BI) Facility, and Central Bank (BI) Current Account.

In Third Quarter 2017, The Bank does not have any liquidity reserve in HQLA Level 2A and 2B because the securities exposures that Bank Mayapada owned Financial Institution, which is not included in requirements component of HQLA Level 2A and Level 2B.

2. Bank Mayapada *Net Cash Outflow* as of Third Quarter 2017 is 7.02 trillion IDR. The value of *net cash outflow* projection that bank owned from subtraction between *cash outflow* and resulted *cash inflow* estimation. Bank Mayapada's *cash outflow* as of Third Quarter 2017 is 7.68 trillion IDR, and *cash inflow* estimation is 662.44 billion IDR.

In Third Quarter 2017, the *cash outflow* projection is estimated to occur over next 30 days after *run off rate* calculated consists of the following components:

1. Retail Deposit and Unsecured Wholesale Funding is 2.20 trillion IDR.

2. Corporates Funding is 4.92 trillion IDR
3. Currently Undrawn Committed Credit Facilities is 560.84 billion IDR.

From data above can be concluded that the funding source is still dominated by Corporates Funding which is 64.01% from total *cash outflow*. The funding source composition from Retail Deposit and Unsecured Wholesale Funding is 28.69% from total *cash outflow*. The lowest funding source composition come from Currently Undrawn Committed Credit Facilities is 7.30% from total *cash outflow*.

Whereas for *cash inflow* projection as of Third Quarter 2017 that estimated for the next 30 days after the *inflow rate* calculation only from Contractual Inflows by Counterparty that dominated by Non-Financial Institution Customers is 638.21 billion IDR.

Bank Liquidity Management

In Third Quarter 2017, The Bank has met the LCR level in accordance with minimum requirements that indicating that the management of Bank Mayapada's liquidity is adequately managed.

Generally, The Bank's liquidity risk is still dominated with withdrawal by Corporates Funding, whereas for the derivatives exposure component does not exist both in cash outflow and cash inflow because the Bank Mayapada product's and transaction are categorized as *plain vanilla*, so Bank's has not had that type of exposures.

In order to maintain and manage the liquidity, Bank identifies, measures, monitorize and controlling the liquidity risk with adequately that supported by supervision of the liquidity related divisions towards Bank Mayapada liquidity condition through daily money market report, securities, maturity gap, liquidity gap, liquidity report and monthly ALCO meeting. With all of reports and the information, the board of Commissioners and Directors can monitorize the dynamics of Bank's liquidity condition and maintain the quality of liquidity risk above the minimum requirements.

Bank Mayapada has prepared strategic steps to mitigate liquidity risk with policies and procedures that regulate Bank's liquidity which part of risk management

policies such as Liquidity Management Guidelines, ALMA Guidelines, and Bank *Contingency Funding Plan Policy*.