

LIQUIDITY COVERAGE RATIO (LCR) REPORT

Bank Name : PT Bank Mayapada Internasional Tbk

Position : Quarter 4 2023

(In Million IDR)

Num	Component	Amount	Final amount after haircut, run-off or rate inflow rate
1	The number of points used in the LCR calculation		63 Days
HIGH QUALITY LIQUID ASSET (HQLA)			
2	Total High Quality Liquid Asset (HQLA)		22.522.663
CASH OUTFLOW			
3	Retail deposit and Unsecured wholesale funding	55.873.393	5.584.438
	a. Stable deposits	58.016	2.901
	b. Less stable deposits	55.815.376	5.581.538
4	Corporates funding	21.059.680	7.809.965
	a. Operational deposits	3.746.936	888.330
	b. Non-operational deposits	17.312.744	6.921.636
	c. Unsecured debt issuance due in 30 days	-	-
5	Secured funding		-
6	Additional requirement	8.049.007	3.236.711
	a. Net known derivatives payables	292.610	292.610
	b. Undrawn committed liquidity facilities to other financial institutions including securities firms, insurance companies, fiduciaries, and beneficiaries	-	-
	c. loss of funding on structured financing activities	-	-
	d. Currently undrawn committed credit and liquidity facilities	5.082.807	504.209
	e. Other contractual obligations to extend funds to	2.427.592	2.427.592
	f. Other contingent funding obligations	245.998	12.300
	g. Any other contractual cash outflows	-	-
7	TOTAL CASH OUTFLOW		16.631.115
CASH INFLOW			
8	Reverse repo and securities borrowing	-	-
9	Contractual inflows by counterparty	589.866	364.890
10	Other contractual cash inflows	292.962	292.962
11	TOTAL CASH INFLOW		657.852
			TOTAL ADJUSTED VALUE¹
12	TOTAL HQLA		22.522.663
13	TOTAL NET CASH OUTFLOWS		15.973.263
14	LCR (%)		141,00%

Keterangan:

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 Name : PT Bank Mayapada Internasional Tbk
Position : Quarter 4 2023

Analysis

Based on calculation, Bank Mayapada *Liquidity Coverage Ratio* (LCR) as of Quarter 4 2023 increase by 6,42% from previous position (Quarter 3 2023) from 134,58% to 141,00%. The ratio is above minimum POJK requirement, which is minimum 100% LCR ratio based on POJK 42/POJK.03/2015.

LCR Assessment Component:

LCR Bank as of Quarter 4 2023 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 Quarter 4 2023 increase by 12,96% comparing to Quarter 3 2023 from 19,94 trillion IDR to 22,52 trillion IDR. Bank HQLA composition still dominated by HQLA Level 1 with the biggest composition from placement BI with amounted after *haircut* is 14,33 trillion IDR (63,60% from the total of HQLA Level 1) that increase by 17,53% comparing to Quarter 3 2023 from 12,19 trillion IDR. Bank Mayapada HQLA Level 1 consist of Central Bank (BI) Facility, and Central Bank (BI) Current Account.

In Quarter 4 2023, Bank does not have any liquidity reserve in HQLA Level 2A and 2B because the securities exposures that Bank Mayapada owned is Financial Institution, which is not included in requirements component of HQLA Level 2A and Level 2B. This condition same as with previous position LCR Report (Quarter 3 2023).

2. Bank Mayapada *Net Cash Outflow* as of Quarter 4 2023 increase by 7,82%. Quarter 3 2023 from 14,81 trillion IDR to 15,97 trillion IDR. The value of *net cash outflow* projection that bank owned from subtraction between *cash outflow* and resulted *cash inflow* estimation.

3. Bank Mayapada *cash outflow* estimation as of Quarter 4 2023 increase by 5,99% comparing to Quarter 3 2023 from 15,69 trillion IDR to 16,63 trillion IDR, and *cash inflow* estimation decrease by 24,91% comparing to Quarter 3 2023 from 876,09 billion IDR to 657,85 billion IDR.

In Quarter 4 2023, 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 increase from previous position (Quarter 3 2023) from 5,24 trillion IDR to 5,36 trillion IDR.
2. Small and Micro Business Funding increase from previous position (Quarter 3 2023) from 200,73 billion IDR to 221,32 billion IDR.
3. Corporates Funding increase from previous position (Quarter 3 2023) from 7,05 trillion IDR to 7,81 trillion IDR.
4. Currently Undrawn Committed Credit Facilities increase from previous position (Quarter 3 2023) from 381,47 billion IDR to 504,21 billion IDR.

From data above can be concluded that the funding source is still dominated by same source from previous position (Quarter 3 2023) that from Corporates Funding that increase from previous position (Quarter 3 2023) by 1,49% from 55,61% to 57,10% from total *cash outflow*. The funding source composition from Retail Deposit decrease from previous position (Quarter 3 2023) by 2,16% from 41,38% to 39,21% from total *cash outflow*. The lowest funding source composition come from Currently Undrawn Committed Credit Facilities that increase from previous position (Quarter 3 2023) by 0,68% from 3,01% to 3,69% from total *cash outflow*.

Whereas for *cash inflow* projection of Quarter 4 2023 that estimated for the next 30 days after the *inflow rate* calculation only from Contractual Inflows by Counterparty that dominate by Non-Financial Corporate Customers of 190,72 billion IDR or decrease by 14,90% from previous position (Quarter 3 2023) amounted to 224,11 billion IDR.

Bank Liquidity Management

In Quarter 4 2023, Bank has met the LCR level in accordance with minimum requirements that indicating that the management of Bank Mayapada liquidity is adequately managed.

Generally, Bank liquidity risk is still the same as previous position (Quarter 3 2023) that dominated with withdrawal by Corporates Funding, whereas for the derivatives exposure component does not exist both in cash outflow and cash inflow because Bank Mayapada product's and transaction are categorized as *plain vanilla*, so Bank 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 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 liquidity which part of risk management policies such as Liquidity Management Guidelines, ALMA Guidelines, and Bank *Contingency Funding Plan Policy*.