# LIQUIDITY COVERAGE RATIO (LCR) REPORT

**Bank Name : PT Bank Mayapada Internasional Tbk**
**Position : Quarter 3 2024**

**(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 | | **65 Days** |
| **HIGH QUALITY LIQUID ASSET (HQLA)** | | | |
| 2 | Total High Quality Liquid Asset (HQLA) | | **24.193.380** |
| **CASH OUTFLOW** | | | |
| 3 | Retail deposit and Unsecured wholesale funding | **59.423.699** | **5.939.479** |
| | a. Stable deposits | 57.819 | 2.891 |
| | b. Less stable deposits | 59.365.880 | 5.936.588 |
| 4 | Corporates funding | **22.199.238** | **8.536.243** |
| | a. Operational deposits | 3.947.086 | 922.003 |
| | b. Non-operational deposits | 18.252.152 | 7.614.240 |
| | c. Unsecured debt issuance due in 30 days | - | - |
| 5 | Secured funding | | **-** |
| 6 | Additional requirement | **6.286.321** | **2.326.757** |
| | a. Net known derivatives payables | **34.438** | **34.438** |
| | b. Undrawn committed liquidity facilities to other financial institutions including securities firms, insurance companies, fiduciaries, and beneficiaries | **-** | **-** |
| | c. loss of funding on structured financing activites | **-** | **-** |
| | d. Currently undrawn committed credit and liquidity facilities | 4.136.750 | 409.087 |
| | e. Other contractual obligations to extend funds to | **1.871.026** | **1.871.026** |
| | f. Other contingent funding obligations | **244.107** | **12.205** |
| | g. Any other contractual cash outflows | **-** | **-** |
| 7 | **TOTAL CASH OUTFLOW** | | **16.802.479** |
| **CASH INFLOW** | | | |
| 8 | Reverse repo and securities borrowing | **-** | **-** |
| 9 | Contractual inflows by counterparty | **530.168** | **347.204** |
| 10 | Other contractual cash inflows | **34.592** | **34.592** |
| 11 | **TOTAL CASH INFLOW** | | **381.796** |
| | | | ***TOTAL ADJUSTED VALUE*** [1] |
| 12 | **TOTAL HQLA** | | **24.193.380** |
| 13 | **TOTAL NET CASH OUTFLOWS** | | **16.420.683** |
| 14 | **LCR (%)** | | **147,33%** |

Keterangan:

[1]Adjusted value is calculated after the substraction 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 3 2024

| Analysis |
|---|

Based on calculation, Bank Mayapada *Liquidity Coverage Ratio* (LCR) as of Quarter 3 2024 increase by 2,02% from previous position (Quarter 2 2024) from 145,31% to 147,33%. 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 3 2024 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 3 2024 increase by 2,61% comparing to Quarter 2 2024 from 23,58 trillion IDR to 24,19 trillion IDR. Bank HQLA composition still dominated by HQLA Level 1 with the biggest composition from placement BI with amounted after *haircut* is 13,55 trillion IDR (55,99% from the total of HQLA Level 1) that decrease by 9,44% comparing to Quarter 2 2024 from 14,96 trillion IDR. Bank Mayapada HQLA Level 1 consist of Central Bank (BI) Facility, and Central Bank (BI) Current Account.

   In Quarter 3 2024, 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 2 2024).

2. Bank Mayapada *Net Cash Outflow* as of Quarter 3 2024 increase by 1,20%. Quarter 2 2024 from 16,23 trillion IDR to 16,42 trillion IDR. The value of *net cash outflow* projection that bank owned from subtraction between c*ash outflow* and resulted c*ash inflow* estimation.

3. Bank Mayapada c*ash outflow* estimation as of Quarter 3 2024 increase by 0,56% comparing to Quarter 2 2024 from 16,71 trillion IDR to 16,80 trillion

IDR, and *cash inflow* estimation decrease by 21,11% comparing to Quarter 2 2024 from 483,94 billion IDR to 381,80 billion IDR.

In Quarter 3 2024, 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 2 2024) from 5,55 trillion IDR to 5,69 trillion IDR.
2. Small and Micro Business Funding increase from previous position (Quarter 2 2024) from 242,52 billion IDR to 253,93 billion IDR.
3. Corporates Funding increase from previous position (Quarter 2 2024) from 8,48 trillion IDR to 8,54 trillion IDR.
4. Currently Undrawn Committed Credit Facilities decrease from previous position (Quarter 2 2024) from 426,26 billion IDR to 409,09 billion IDR.

From data above can be concluded that the funding source is still dominated by same source from previous position (Quarter 2 2024) that from Corporates Funding that decrease from previous position (Quarter 2 2024) by 0,31% from 58,65% to 58,34% from total c*ash outflow*. The funding source composition from Retail Deposit increase from previous position (Quarter 2 2024) by 0,46% from 38,40% to 38,86% from total c*ash outflow*. The lowest funding source composition come from Currently Undrawn Committed Credit Facilities that decrease from previous position (Quarter 2 2024) by 0,15% from 2,95% to 2,80% from total c*ash outflow*.

Whereas for *cash inflow* projection of Quarter 3 2024 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 164,22 billion IDR or decrease by 27,58% from previous position (Quarter 2 2024) amounted to 226,75 billion IDR.

**Bank Liquidity Management**

In Quarter 3 2024, 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 2 2024) 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*.