

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk

Position : Quarter 2 2018

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component	Unweighted Value By Residual Maturity				Weighted Value
	No Specified Maturity ¹	< 6 Months	< 6 Months - 1 Year	≥ 1Year	
1 Capital :	10,057,496	-	-	1,434,701	11,492,198
2 <i>Regulatory Capital</i>	10,057,496	-	-	1,434,701	11,492,198
3 <i>Other capital instruments</i>	-	-	-	-	-
4 Retail deposits and deposits from small business customers	7,288,447	36,173,776	783,279	29,342	40,320,424
5 <i>Stable deposits</i>	7,216,208	2,137,118	49,267	1,314	8,933,777
6 <i>Less stable deposits</i>	72,239	34,036,658	734,012	28,028	31,386,647
7 <i>Wholesale funding</i>	2,563,607	16,125,570	98,813	1,936,804	9,090,187
8 <i>Operational deposits</i>	2,525,997	-	-	-	1,262,998
9 <i>Other wholesale funding</i>	37,610	16,125,570	98,813	1,936,804	7,827,188
10 Liabilities with matching interdependent assets	-	-	-	-	-
11 Other liabilities					
12 <i>NSFR derivative liabilities</i>					
13 <i>All other liabilities and equity not included in the above categories</i>	69,803	-	-	-	-
14 Total ASF					60,902,808

RSF (Required Stable Funding)
(In Millions Rupiah)

	Komponen RSF	Unweighted Value By Residual Maturity			Weighted Value
		No Specified Maturity ¹	< 6 Months	< 6 Months - 1 Year	
15	Total NSFR HQLA				-
16	Deposits held at other financial institutions for operational purposes	-	471,747	-	235,874
17	Performing loans and securities	-	42,542,887	15,733,485	30,982,142
18	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>	-	-	-	-
19	<i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	-	28,842	94,500	107,584
20	<i>Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</i>	-	42,513,906	15,638,485	30,258,649
21	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	-	-	-	-
22	<i>Performing residential mortgages, of which:</i>	-	139	500	19,819
23	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	-	-	11,415	7,420
24	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	-	-	692,553	588,670
25	Assets with matching interdependent liabilities	-	-	-	-
26	Other assets:	-	4,691,662	36,537	6,614,707
27	<i>Physical traded commodities, including gold</i>	-			-
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>				-
29	<i>NSFR derivative assets</i>				-
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>				-
31	<i>All other assets not included in the above categories</i>	-	4,691,662	36,537	6,614,707
32	Off-balance sheet items				111,289
33	Total RSF				37,944,011
34	Net Stable Funding Ratio (%)				160.51%

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 DEVELOPMENT ANALYSIS

Analysis

Based on calculation, Bank Mayapada *Net Stable Funding Ratio* (NSFR) as of Quarter 2 2018 decreased by 5.07% from previous position (Quarter 1 2018) from 165,58% to 160.51%. 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 2 2018 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 2 2018 increased by 0.27% from previous position (Quarter 1 2018) from 60.74 trillion IDR to 60.90 trillion IDR after calculated with ASF weighted, with the following details:
 - i. Capital increased by 8.34% from previous position (Quarter 1 2018) from 10.61 trillion IDR to 11.49 trillion IDR (18.87% from total ASF).
 - ii. Retail (Individual) deposits decreased by 1.02% from previous position (Quarter 1 2018) from 40.74 trillion IDR to 40.32 trillion IDR (66.20% from total ASF).
 - iii. Wholesale (Corporate) funding decreased by 3.21% from previous position (Quarter 1 2018) from 9.39 trillion IDR to 9.09 trillion IDR (14.93% from total ASF).

ASF composition is dominated by retail deposits from stable deposits and less stable deposit that consists with Current Account, Saving and Deposit increased by 36.75% from previous position (Quarter 1 2018) from 6.53 trillion IDR to 8.93 trillion IDR for Stable Deposits and decreased by 8.24% from 34.20 trillion to 31.39 trillion IDR for Less Stable Deposits.

2. Bank Mayapada total RSF as of Quarter 2 2018 increased by 3.44% from previous position (Quarter 1 2018) from 36.68 trillion IDR to 37.94 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet increased by 3.52% from previous position (Quarter 1 2018) from 36.55 trillion IDR to 37.83 trillion IDR after calculated with RSF weighted (99.71% from total RSF) which consists of :

- i. Deposits held at other financial institutions for operational purposes decreased by 35.82% from previous position (Quarter 1 2018) from 367.52 billion IDR to 235.87 billion IDR (0.62% from total of Assets from Balance Sheet).
- ii. Loans in pass and special mention category and securities in pass and sub standard category increased by 3.20% from previous position (Quarter 1 2018) from 30.02 trillion IDR to 30.98 trillion IDR (81.89% from total of Assets from Balance Sheet) which consist of:
 - a. Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions increased by 43.65% from previous position (Quarter 1 2018) from 74.89 billion IDR to 107.58 billion IDR (0.35% 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 3.92% from previous position (Quarter 1 2018) from 29.02 trillion IDR to 30.16 trillion IDR (97.35% from Total of Performing Loans and Securities).
 - c. Claims and loans to Central Banks (including SBI) decreased by 50.84% from previous position (Quarter 1 2018) from 197.53 billion IDR to 97.10 billion IDR (0.31% from Total of Performing Loans and Securities).
 - d. Mortgages loan decreased by 13.35% from previous position (Quarter 1 2018) from 31.44 billion IDR to 27.24 billion IDR (0.09% from Total of Performing Loans and Securities).
 - e. Securities in pass and sub standard category and exchange-traded equities decreased by 15.14% from previous position (Quarter 1 2018) from 693.70 billion IDR to 588.67 billion IDR (1.90% from Total of Performing Loans and Securities).

- iii. Other Assets increased by 7.44% from previous position (Quarter 1 2018) from 6.16 trillion IDR to 6.61 trillion IDR (17.48% from total of Assets from Balance Sheet) :
 - a. Non performing loan increased by 21.31% from previous position (Quarter 1 2018) from 2.18 trillion IDR to 2.64 trillion IDR (39.95% from Other Assets).
 - b. Fixed Asset increased by 1.83% from previous position (Quarter 1 2018) from 1.78 trillion IDR to 1.82 trillion IDR (27.44% from Other Assets).
 - c. Reduction Factor of Capital decreased by 1.77% from previous position (Quarter 1 2018) from 2.20 trillion IDR to 2.16 trillion IDR (32.61% from Other Assets).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 2 2018 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is decreased by 17.16% from previous position (Quarter 1 2018) from 134.34 billion IDR to 111.29 billion IDR (0.29% from total RSF).

The compositions of RSF are dominated by Assets from Balance Sheet (99.71% 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 3.20% from previous position (Quarter 1 2018) from 30.02 trillion IDR to 30.98 trillion IDR or 81.89% from total of Assets 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.