

## NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk

Position : Quarter 3 2019

### A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 2 2019					Quarter 3 2019				
		Unweighted Value By Residual Maturity				Weighted Value	Unweighted Value By Residual Maturity				Weighted Value
		No Specified Maturity <sup>1</sup>	< 6 Months	< 6 Months - 1 Year	≥ 1Year		No Specified Maturity <sup>1</sup>	< 6 Months	< 6 Months - 1 Year	≥ 1Year	
1	Capital :	11,322,193	-	-	2,042,802	13,364,995	11,791,925	-	-	1,996,673	13,788,598
2	Regulatory Capital	11,322,193	-	-	2,042,802	13,364,995	11,791,925	-	-	1,996,673	13,788,598
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	9,233,305	37,578,420	1,016,504	38,858	43,768,424	9,959,917	38,674,482	787,334	39,959	45,180,605
5	Stable deposits	9,233,305	4,288,111	161,770	4,927	13,003,953	9,959,917	3,151,804	110,001	4,914	12,565,550
6	Less stable deposits	-	33,290,309	854,734	33,931	30,764,471	-	35,522,678	677,333	35,045	32,615,055
7	Wholesale funding	3,018,341	15,098,782	501,981	2,739,566	10,595,721	3,091,337	15,198,878	272,944	2,749,671	10,705,938
8	Operational deposits	2,934,898	-	-	-	1,467,449	3,028,825	-	-	-	1,514,412
9	Other wholesale funding	83,443	15,098,782	501,981	2,739,566	9,128,272	62,512	15,198,878	272,944	2,749,671	9,191,525
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	82,328	-	-	-	-	94,610	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	82,328	-	-	-	-	94,610	-	-	-	-
14	<b>Total ASF</b>					<b>67,729,140</b>					<b>69,675,141</b>

## RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF	Quarter 2 2019					Quarter 3 2019				
	Unweighted Value By Residual Maturity				Weighted Value	Unweighted Value By Residual Maturity				Weighted Value
	No Specified Maturity <sup>1</sup>	< 6 Months	< 6 Months - 1 Year	≥ 1Year		No Specified Maturity <sup>1</sup>	< 6 Months	< 6 Months - 1 Year	≥ 1Year	
15 Total NSFR HQLA	-	-	-	-	-	-	-	-	-	-
16 Deposits held at other financial institutions for operational purposes	-	1,652,097	-	-	826,049	-	1,221,294	-	-	610,647
17 Performing loans and securities	-	43,216,721	15,478,669	8,571,310	35,768,897	-	39,864,820	20,391,492	10,221,160	37,023,374
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>	-	826	140,556	132,381	202,782	-	18	304,345	119,032	271,207
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>	-	43,215,732	15,315,919	7,622,193	34,861,717	-	39,769,551	20,039,178	9,243,831	35,951,943
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>	-	3	141	15,307	13,082	-	63	31	19,192	16,361
23 <i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	-	160	54	5,033	3,378	-	85	82	4,689	3,131
24 <i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	-	-	22,000	796,396	687,937	-	95,103	47,855	834,416	780,733
25 Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26 Other assets:	-	5,645,482	4,164	1,940,942	7,590,588	-	4,761,950	78,327	1,960,935	6,801,212
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>	-	5,645,482	4,164	1,940,942	7,590,588	-	4,761,950	78,327	1,960,935	6,801,212
32 Off-balance sheet items	-	2,105,401	1,122,265	189,438	170,855	-	1,552,862	1,121,081	155,678	141,481
33 Total RSF	-	-	-	-	44,356,389	-	-	-	-	44,576,715
34 Net Stable Funding Ratio (%)	-	-	-	-	152.69%	-	-	-	-	156.30%

<sup>1</sup> 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 3 2019 increased by 3.61% from previous position (Quarter 2 2019) from 152.69% to 156.30%. 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 2019 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 2019 increased by 2.87% from previous position (Quarter 2 2019) from 67.73 trillion IDR to 69.68 trillion IDR after calculated with ASF weighted, with the following details:
  - i. Capital increased by 3.17% from previous position (Quarter 2 2019) from 13.36 trillion IDR to 13.79 trillion IDR (19.79% from total ASF).
  - ii. Retail (Individual) deposits increased by 3.23% from previous position (Quarter 2 2019) from 43.77 trillion IDR to 45.18 trillion IDR (64.84% from total ASF).
  - iii. Wholesale (Corporate) funding increased by 1.04% from previous position (Quarter 2 2019) from 10.60 trillion IDR to 10.71 trillion IDR (15.37% 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 decreased by 3.37% from previous position (Quarter 2 2019) from 13.00 trillion IDR to 12.57 trillion IDR for Stable Deposits and increased by 6.02% from 30.76 trillion to 32.62 trillion IDR for Less Stable Deposits.

2. Bank Mayapada total RSF as of Quarter 3 2019 increased by 0.50% from previous position (Quarter 2 2019) from 44.36 trillion IDR to 44.58 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 2019) from 44.19 trillion IDR to 44.44 trillion IDR after calculated with RSF weighted (99.68% from total RSF) which consists of :

- i. Deposits held at other financial institutions for operational purposes decreased by 26.08% from previous position (Quarter 2 2019) from 826.05 billion IDR to 610.65 billion IDR (1.37% 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 3.51% from previous position (Quarter 2 2019) from 35.77 trillion IDR to 37.02 trillion IDR (83.32% 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 33.74% from previous position (Quarter 2 2019) from 202.78 billion IDR to 271.21 billion IDR (0.73% 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 5.61% from previous position (Quarter 2 2019) from 33.68 trillion IDR to 35.57 trillion IDR (96.08% from Total of Performing Loans and Securities).
  - c. Claims and loans to Central Banks (including SBI) decreased by 67.70% from previous position (Quarter 2 2019) from 1.18 trillion IDR to 381.34 billion IDR (1.03% from Total of Performing Loans and Securities).
  - d. Mortgages loan increased by 18.42% from previous position (Quarter 2 2019) from 16.46 billion IDR to 19.49 billion IDR (0.05% from Total of Performing Loans and Securities).
  - e. Securities in pass and sub standard category and exchange-traded equities increased by 13.49% from previous position (Quarter 2 2019) from 687.94 billion IDR to 780.73 billion IDR (2.11% from Total of Performing Loans and Securities).

- iii. Other Assets decreased by 10.40% from previous position (Quarter 2 2019) from 7.59 trillion IDR to 6.80 trillion IDR (15.31% from total of Assets from Balance Sheet) :
  - a. Non performing loan decreased by 16.37% from previous position (Quarter 2 2019) from 3.17 trillion IDR to 2.65 trillion IDR (38.95% from Other Assets).
  - b. Fixed Asset increased by 1.11% from previous position (Quarter 2 2019) from 1.91 trillion IDR to 1.93 trillion IDR (28.39% from Other Assets).
  - c. Reduction Factor of Capital decreased by 11.61% from previous position (Quarter 2 2019) from 2.51 trillion IDR to 2.22 trillion IDR (32.66% from Other Assets).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 3 2019 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is decreased by 17.19% from previous position (Quarter 2 2019) from 170.86 billion IDR to 141.48 billion IDR (0.32% from total RSF).

The compositions of RSF are dominated by Assets from Balance Sheet (99.68% 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 3.51% from previous position (Quarter 2 2019) from 35.77 trillion IDR to 37.02 trillion IDR or 83.32% 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.