

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk

Position : Quarter 4 2019

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 3 2019					Quarter 4 2019				
		Unweighted Value By Residual Maturity				Weighted Value	Unweighted Value By Residual Maturity				Weighted Value
		No Specified Maturity ¹	< 6 Months	< 6 Months - 1 Year	≥ 1Year		No Specified Maturity ¹	< 6 Months	< 6 Months - 1 Year	≥ 1Year	
1	Capital :	11,791,925	-	-	1,996,673	13,788,598	13,337,875	-	-	1,900,591	15,238,466
2	<i>Regulatory Capital</i>	11,791,925	-	-	1,996,673	13,788,598	13,337,875	-	-	1,900,591	15,238,466
3	<i>Other capital instruments</i>	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	9,959,917	38,674,482	787,334	39,959	45,180,605	11,920,810	38,796,550	1,168,326	15,981	47,343,544
5	<i>Stable deposits</i>	9,959,917	3,151,804	110,001	4,914	12,565,550	11,920,810	674,881	13,228	600	11,979,073
6	<i>Less stable deposits</i>	-	35,522,678	677,333	35,045	32,615,055	-	38,121,669	1,155,098	15,381	35,364,470
7	<i>Wholesale funding</i>	3,091,337	15,198,878	272,944	2,749,671	10,705,938	3,155,130	15,186,815	394,147	2,763,930	11,123,791
8	<i>Operational deposits</i>	3,028,825	-	-	-	1,514,412	3,110,594	-	-	-	1,555,297
9	<i>Other wholesale funding</i>	62,512	15,198,878	272,944	2,749,671	9,191,525	44,536	15,186,815	394,147	2,763,930	9,568,494
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	94,610	-	-	-	-	85,989	-	-	-	-
12	<i>NSFR derivative liabilities</i>	-	-	-	-	-	-	-	-	-	-
13	<i>All other liabilities and equity not included in the above categories</i>	94,610	-	-	-	-	85,989	-	-	-	-
14	Total ASF					69,675,141					73,705,801

RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF	Quarter 3 2019					Quarter 4 2019				
	Unweighted Value By Residual Maturity				Weighted Value	Unweighted Value By Residual Maturity				Weighted Value
	No Specified Maturity ¹	< 6 Months	< 6 Months - 1 Year	≥ 1Year		No Specified Maturity ¹	< 6 Months	< 6 Months - 1 Year	≥ 1Year	
15 Total NSFR HQLA	-	-	-	-	-	-	-	-	-	-
16 Deposits held at other financial institutions for operational purposes	-	1,221,294	-	-	610,647	-	791,948	-	-	395,974
17 Performing loans and securities	-	39,864,820	20,391,492	10,221,160	37,023,374	-	40,835,512	24,295,088	9,076,903	38,854,329
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>	-	18	304,345	119,032	271,207	-	300,623	594	61,469	106,859
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>	-	39,769,551	20,039,178	9,243,831	35,951,943	-	40,290,848	23,518,615	8,156,643	37,508,303
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>	-	63	31	19,192	16,361	-	47	200	14,408	12,370
23 <i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	-	85	82	4,689	3,131	-	3	37	3,830	2,510
24 <i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	-	95,103	47,855	834,416	780,733	-	243,991	775,642	840,554	1,224,287
25 Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26 Other assets:	-	4,761,950	78,327	1,960,935	6,801,212	-	4,313,122	87,877	2,030,785	6,431,784
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>	-	4,761,950	78,327	1,960,935	6,801,212	-	4,313,122	87,877	2,030,785	6,431,784
32 Off-balance sheet items	-	1,552,862	1,121,081	155,678	141,481	-	1,852,372	1,223,638	226,363	165,119
33 Total RSF	-	-	-	-	44,576,715	-	-	-	-	45,847,206
34 Net Stable Funding Ratio (%)	-	-	-	-	156.30%	-	-	-	-	160.76%

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 4 2019 increased by 4.46% from previous position (Quarter 3 2019) from 156.30% to 160.76%. 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 4 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 4 2019 increased by 5.78% from previous position (Quarter 3 2019) from 69.68 trillion IDR to 73.71 trillion IDR after calculated with ASF weighted, with the following details:
 - i. Capital increased by 10.51% from previous position (Quarter 3 2019) from 13.79 trillion IDR to 15.24 trillion IDR (20.67% from total ASF).
 - ii. Retail (Individual) deposits increased by 4.79% from previous position (Quarter 3 2019) from 45.18 trillion IDR to 47.34 trillion IDR (64.23% from total ASF).
 - iii. Wholesale (Corporate) funding increased by 3.90% from previous position (Quarter 3 2019) from 10.71 trillion IDR to 11.12 trillion IDR (15.09% 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 4.67% from previous position (Quarter 3 2019) from 12.57 trillion IDR to 11.98 trillion IDR for Stable Deposits and increased by 8.43% from 32.62 trillion to 35.36 trillion IDR for Less Stable Deposits.

2. Bank Mayapada total RSF as of Quarter 4 2019 increased by 2.85% from previous position (Quarter 3 2019) from 44.58 trillion IDR to 45.85 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet increased by 2.81% from previous position (Quarter 3 2019) from 44.44 trillion IDR to 45.68 trillion IDR after calculated with RSF weighted (99.64% from total RSF) which consists of :

- i. Deposits held at other financial institutions for operational purposes decreased by 35.16% from previous position (Quarter 3 2019) from 610.65 billion IDR to 395.97 billion IDR (0.87% 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 4.95% from previous position (Quarter 3 2019) from 37.02 trillion IDR to 38.85 trillion IDR (85.05% 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 decreased by 60.60% from previous position (Quarter 3 2019) from 271.21 billion IDR to 106.86 billion IDR (0.28% 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 3.91% from previous position (Quarter 3 2019) from 35.57 trillion IDR to 36.96 trillion IDR (95.13% from Total of Performing Loans and Securities).
 - c. Claims and loans to Central Banks (including SBI) increased by 43.32% from previous position (Quarter 3 2019) from 381.34 billion IDR to 546.53 billion IDR (1.41% from Total of Performing Loans and Securities).
 - d. Mortgages loan decreased by 23.66% from previous position (Quarter 3 2019) from 19.49 billion IDR to 14.88 billion IDR (0.04% from Total of Performing Loans and Securities).
 - e. Securities in pass and sub standard category and exchange-traded equities increased by 56.81% from previous position (Quarter 3 2019) from 780.73 billion IDR to 1.22 trillion IDR (3.15% from Total of Performing Loans and Securities).

- iii. Other Assets decreased by 5.43% from previous position (Quarter 3 2019) from 6.80 trillion IDR to 6.43 trillion IDR (14.08% from total of Assets from Balance Sheet) :
 - a. Non performing loan decreased by 6.16% from previous position (Quarter 3 2019) from 2.65 trillion IDR to 2.49 trillion IDR (38.65% from Other Assets).
 - b. Fixed Asset increased by 2.15% from previous position (Quarter 3 2019) from 1.93 trillion IDR to 1.97 trillion IDR (30.67% from Other Assets).
 - c. Reduction Factor of Capital decreased by 11.16% from previous position (Quarter 3 2019) from 2.22 trillion IDR to 1.97 trillion IDR (30.68% from Other Assets).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 4 2019 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is increased by 16.71% from previous position (Quarter 3 2019) from 141.48 billion IDR to 165.12 billion IDR (0.36% from total RSF).

The compositions of RSF are dominated by Assets from Balance Sheet (99.64% 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 4.95% from previous position (Quarter 3 2019) from 37.02 trillion IDR to 38.85 trillion IDR or 85.05% 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.