

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk

Position : December 2021

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 3 2021					Quarter 4 2021				
		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 :	12,089,854	-	-	1,225,118	13,314,972	13,026,732	-	-	1,127,369	14,154,102
2	Regulatory Capital	12,089,854	-	-	1,225,118	13,314,972	13,026,732	-	-	1,127,369	14,154,102
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	17,261,247	50,117,573	1,829,997	50,304	62,340,345	16,804,354	51,582,342	1,870,958	83,041	63,317,317
5	Stable deposits	41,104	1,017	-	-	40,014	46,475	1,270	-	-	45,358
6	Less stable deposits	17,220,143	50,116,556	1,829,997	50,304	62,300,331	16,757,879	51,581,073	1,870,958	83,041	63,271,959
7	Wholesale funding	3,551,964	23,470,610	589,140	12,100	9,538,914	4,779,655	26,513,337	532,429	15,714	11,317,334
8	Operational deposits	3,497,363	-	-	-	1,748,681	4,748,097	-	-	-	2,374,048
9	Other wholesale funding	54,601	23,470,610	589,140	12,100	7,790,233	31,558	26,513,337	532,429	15,714	8,943,286
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	1,399,317	-	-	-	-	1,187,854	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	1,399,317	-	-	-	-	1,187,854	-	-	-	-
14	<b>Total ASF</b>					<b>85,194,231</b>					<b>88,788,753</b>

## RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF	Quarter 3 2021					Quarter 4 2021					
	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				341,194					350,311	
16	Deposits held at other financial institutions for operational purposes	-	903,282	-	-	451,641	-	913,927	-	-	456,964
17	Performing loans and securities	-	42,510,999	5,934,347	6,269,995	29,459,159	-	45,384,361	6,590,190	6,496,259	31,398,018
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	264,303	92,305	-	85,798	-	364,774	141,330	113,050	238,431
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	42,246,673	5,841,219	6,245,162	29,352,334	-	45,019,141	6,448,611	6,362,356	31,141,879
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-	-	-	-	-	-
22	Performing residential mortgages, of which:	-	-	655	22,320	19,299	-	74	-	19,027	16,210
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	22	167	2,513	1,728	-	372	249	1,826	1,498
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-	-	-	-	-	-
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets:	-	1,464,085	11,738	27,740,858	29,216,681	-	1,455,851	2,572	27,954,695	29,413,118
27	Physical traded commodities, including gold	-	-	-	-	-	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-	-	-	-	-	-
29	NSFR derivative assets	-	-	-	-	-	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-	-	-	-	-	-
31	All other assets not included in the above categories	-	1,464,085	11,738	27,740,858	29,216,681	-	1,455,851	2,572	27,954,695	29,413,118
32	Off-balance sheet items	-	1,684,133	1,316,045	502,264	175,122	-	1,958,592	1,211,397	438,318	180,415
33	Total RSF					59,643,798					61,798,825
34	Net Stable Funding Ratio (%)					142.84%					143.67%

<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. ANALISIS PERKEMBANGAN NSFR

### Analisis

Based on calculation, Bank Mayapada Net Stable Funding Ratio (NSFR) as of Quarter 4 2021 Increased by 0,84% from previous position (Quarter 3 2021) from 142,84% to 143,67%. 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 2021 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 2021 increased by 4,22% from previous position (Quarter 3 2021) from 85,19 trillion IDR to 88,79 trillion IDR after calculated with ASF weighted, with the following details:
  - i. Capital increased by 6,30% from previous position (Quarter 3 2021) from 13,31 trillion IDR to 14,15 trillion IDR (15,94% from total ASF).
  - ii. Retail (Individual) deposits increased by 1,57% from previous position (Quarter 3 2021) from 62,34 trillion IDR to 63,32 trillion IDR (71,31% from total ASF).
  - iii. Wholesale (Corporate) funding increased by 18,64% from previous position (Quarter 3 2021) from 9,54 trillion IDR to 11,32 trillion IDR (12,75% from total ASF).

ASF composition is dominated by Retail (Individual) from stable deposits and less stable deposit that consists with Current Account, Saving and Deposit that is, with stable deposit increased by 13,35% from previous position (Quarter 3 2021) from 40,01 billion IDR to 45,36 billion IDR for less Stable Deposit increased by 1,56% from previous position (Quarter 3 2021) 62,30 trillion IDR to 63,27 trillion IDR.

2. Bank Mayapada total RSF as of Quarter 4 2021 increased by 3,61% from previous position (Quarter 3 2021) from 59,64 trillion IDR to 61,80 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet increased by 3,61% from previous position (Quarter 3 2021) from 59,47 trillion IDR to 61,62 trillion IDR (99,71% from total RSF) which consists of :

- I. Total NSFR HQLA increased by 2,67% from previous position (Quarter 3 2021) from 341,19 billion IDR to 350,31 billion IDR (0,57% from total of Assets from balance sheet).
- II. Deposits held at other financial institutions for operational purposes increased by 1,18% from previous position (Quarter 3 2021) from 451,64 billion IDR to 456,96 billion IDR (0,74% from total of Assets from balance sheet).
- III. Loans in pass and special mention category and securities in pass and sub standard category increased by 6,58% from previous position (Quarter 3 2021) from 29,46 trillion IDR to 31,40 trillion IDR (50,96% from total of Assets from balance sheet) which consists of :

- a. Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions increased by 177,90% from previous position (Quarter 3 2021) from 85,80 billion IDR to 238,43 billion IDR (0,76% 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 6,10% from previous position (Quarter 3 2021) from 29,35 trillion IDR to 31,14 trillion IDR (99,18% from Total of Performing Loans and Securities).
  - c. Mortgages loan decreased by 15,79% from previous position (Quarter 3 2021) from 21,03 billion IDR to 17,71 billion IDR (0,06% from Total of Performing Loans and Securities).
- IV. Other Assets increased by 0,67% from previous position (Quarter 3 2021) from 29,22 trillion IDR to 29,41 trillion IDR (47,73% from total of Assets from Balance Sheet) :
- a. Non performing loan decreased by 1,50% from previous position (Quarter 3 2021) from 1,49 trillion IDR to 1,47 trillion IDR (5,00% from Other Assets).
  - b. Fixed Asset decreased by 0,50% from previous position (Quarter 3 2021) from 1,63 trillion IDR to 1,62 trillion IDR (5,52% from Other Assets).
  - c. The other assets not included in the above categories increased by 0,87% from previous position (Quarter 3 2021) from 26,09 trillion IDR to 26,32 trillion IDR (89,48% from Other Asset).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 4 2021 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is increased by 3,15% from previous position (Quarter 3 2021 2021) from 170,38 billion IDR to 175,75 billion IDR (0,28 % from Total RSF).

The compositions of RSF are dominated by Assets from Balance Sheet or 99,71% from total RSF with RSF calculation dominated by other asset that increased by 6,58% from previous position (Quarter 3 2021) from 29,46 trillion IDR to 31,40 trillion IDR or 50,96 % from total Aset 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.