

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbl  
Position : March 2022

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component	Quarter 4 2021					Quarter 1 2022				
	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 :	13.026.732	-	-	1.127.369	14.154.102	12.868.903	-	-	1.037.985	13.906.887
2 Regulatory Capital	13.026.732	-	-	1.127.369	14.154.102	12.868.903	-	-	1.037.985	13.906.887
3 Other capital instruments	-	-	-	-	-	-	-	-	-	-
4 Retail deposits and deposits from small business customers	16.804.354	51.582.342	1.870.958	83.041	63.317.317	11.984.518	57.702.938	2.435.662	87.400	65.000.227
5 Stable deposits	46.475	1.270	-	-	45.358	38.262	2.153	-	-	38.394
6 Less stable deposits	16.757.879	51.581.073	1.870.958	83.041	63.271.959	11.946.257	57.700.785	2.435.662	87.400	64.961.833
7 Wholesale funding	4.779.655	26.513.337	532.429	15.714	11.317.334	4.263.841	27.560.162	765.672	35.581	11.739.289
8 Operational deposits	4.748.097	-	-	-	2.374.048	4.233.607	-	-	-	2.116.803
9 Other wholesale funding	31.558	26.513.337	532.429	15.714	8.943.286	30.235	27.560.162	765.672	35.581	9.622.485
10 Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11 Other liabilities	1.187.854	-	-	-	-	1.232.924	-	-	-	-
12 NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13 All other liabilities and equity not included in the above categories	1.187.854	-	-	-	-	1.232.924	-	-	-	-
14 Total ASF					88.788.753					90.646.403

RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF	Quarter 4 2021					Quarter 1 2022				
	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					350.311					352.418
16 Deposits held at other financial institutions for operational purposes	-	913.927	-	-	456.964	-	946.395	-	-	473.197
17 Performing loans and securities	-	45.384.361	6.590.190	6.496.259	31.398.018	-	43.285.225	10.797.709	7.960.144	33.825.344
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	-	364.774	141.330	113.050	238.431	-	9.856	117.323	143.871	204.011
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:	-	45.019.141	6.448.611	6.362.356	31.141.879	-	43.275.295	10.680.037	7.793.978	33.602.547
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:	-	74	-	19.027	16.210	-	19	219	20.412	17.469
23 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	372	249	1.826	1.498	-	55	131	1.884	1.318
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:	-	1.455.851	2.572	27.954.695	29.413.118	-	1.478.952	4.198	26.865.712	28.348.862
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	-	1.455.851	2.572	27.954.695	29.413.118	-	1.478.952	4.198	26.865.712	28.348.862
32 Off-balance sheet items	-	1.958.592	1.211.397	438.318	180.415	-	1.866.656	783.168	432.131	154.098
33 Total RSF					61.798.825					63.153.920
34 Net Stable Funding Ratio (%)					143,67%					143,53%

<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

### Analysis

Based on calculation, Bank Mayapada Net Stable Funding Ratio (NSFR) as of Quarter 1 2022 decreased by 0,14% from previous position (Quarter 4 2021) from 143,67% to 143,53%. 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 1 2022 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 1 2022 increased by 2,09% from previous position (Quarter 4 2021) from 88,79 trillion IDR to 90,65 trillion IDR after calculated with ASF weighted, with the following details:
  - i. Capital decreased by 1,75% from previous position (Quarter 4 2021) from 14,15 trillion IDR to 13,91 trillion IDR (15,34% from total ASF).
  - ii. Retail (Individual) deposits increased by 2,66% from previous position (Quarter 4 2021) from 63,32 trillion IDR to 65,00 trillion IDR (71,71% from total ASF).
  - iii. Wholesale (Corporate) funding increased by 3,73% from previous position (Quarter 4 2021) from 11,32 trillion IDR to 11,74 trillion IDR (12,95% 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 decreased by 15,35% from previous position (Quarter 4 2021) from 45,36 billion IDR to 38,39 billion IDR for less Stable Deposit increased by 2,67% from previous position (Quarter 4 2021) 63,27 trillion IDR to 64,96 trillion IDR.

2. Bank Mayapada total RSF as of Quarter 1 2022 increased by 2,19% from previous position (Quarter 4 2021) from 61,80 trillion IDR to 63,15 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet increased by 2,24% from previous position (Quarter 4 2021) from 61,62 trillion IDR to 63,00 trillion IDR (99,76% from total RSF) which consists of :

- I. Total NSFR HQLA increased by 0,60% from previous position (Quarter 4 2021) from 350,31 billion IDR to 352,42 billion IDR (0,56% from total of Assets from balance sheet).
- II. Deposits held at other financial institutions for operational purposes increased by 3,55% from previous position (Quarter 4 2021) from 456,96 billion IDR to 473,20 billion IDR (0,75% 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 7,73% from previous position (Quarter 4 2021) from 31,40 trillion IDR to 33,83 trillion IDR (53,69% 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 decreased by 14,44% from previous position (Quarter 4 2021) from 238,43 billion IDR to 204,01 billion IDR (0,60% 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 7,90% from previous position (Quarter 4 2021) from 31,14 trillion IDR to 33,60 trillion IDR (99,34% from Total of Performing Loans and Securities).
  - c. Mortgages loan increased by 6,09% from previous position (Quarter 4 2021) from 17,71 billion IDR to 18,79 billion IDR (0,06% from Total of Performing Loans and Securities).
- IV. Other Assets decreased by 3,62% from previous position (Quarter 4 2021) from 29,41 trillion IDR to 28,35 trillion IDR (45,00% from total of Assets from Balance Sheet) :
- a. Non performing loan increased by 1,88% from previous position (Quarter 4 2021) from 1,47 trillion IDR to 1,5 trillion IDR (5,29% from Other Assets).
  - b. Fixed Asset decreased by 1,10% from previous position (Quarter 4 2021) from 1,62 trillion IDR to 1,61 trillion IDR (5,67% from Other Assets).
  - c. The other assets not included in the above categories decreased by 4,08% from previous position (Quarter 4 2021) from 26,32 trillion IDR to 25,24 trillion IDR (89,05% from Other Asset).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 1 2022 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is decreased by 15,26% from previous position (Quarter 4 2021) from 175,75 billion IDR to 148,94 billion IDR (0,24 % from Total RSF).

The compositions of RSF are dominated by Assets from Balance Sheet or 99,76% from total RSF with RSF calculation dominated by other asset that increased by 7,73% from previous position (Quarter 4 2021) from 31,40 trillion IDR to 33,83 trillion IDR or 53,69 % 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.