

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk

Position : March 2023

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 4 2022					Quarter 1 2023				
		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 :	14.021.228	-	-	769.957	14.791.185	12.967.354	-	-	680.659	13.648.013
2	Regulatory Capital	14.021.228	-	-	769.957	14.791.185	12.967.354	-	-	680.659	13.648.013
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	10.428.009	68.102.595	1.874.450	39.273	72.406.025	11.864.089	71.482.583	1.913.570	110.917	76.847.565
5	Stable deposits	40.677	3.392	-	-	41.866	40.479	8.118	-	-	46.168
6	Less stable deposits	10.387.332	68.099.203	1.874.450	39.273	72.364.159	11.823.610	71.474.465	1.913.570	110.917	76.801.397
7	Wholesale funding	3.896.746	32.250.834	268.529	14.624	14.047.156	3.248.139	33.060.067	297.961	25.203	14.341.690
8	Operational deposits	3.881.847	-	-	-	1.940.923	3.233.474	-	-	-	1.616.737
9	Other wholesale funding	14.900	32.250.834	268.529	14.624	12.106.233	14.665	33.060.067	297.961	25.203	12.724.953
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	1.247.966	-	-	-	-	1.357.066	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	1.247.966	-	-	-	-	1.357.066	-	-	-	-
14	Total ASF					101.244.366					104.837.268

RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF	Quarter 4 2022					Quarter 1 2023					
	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				392.743					419.245	
16	Deposits held at other financial institutions for operational purposes	-	357.159	-	-	178.580	-	449.229	-	-	224.614
17	Performing loans and securities	-	35.954.616	24.190.495	31.817.399	56.918.530	-	34.648.276	30.841.553	29.460.766	57.609.348
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	-	630.567	-	149.385	243.970	-	570.336	67.942	149.333	268.854
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:	-	35.323.979	24.188.362	31.644.055	56.653.617	-	34.077.857	30.773.599	29.290.106	57.322.318
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:	-	62	2.133	21.338	19.235	-	82	12	21.327	18.176
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	8	-	2.621	1.708	-	-	-	-	-
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:	-	1.519.791	1.321	8.421.102	9.942.214	-	1.503.505	1.455	9.020.279	10.525.239
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	-	1.519.791	1.321	8.421.102	9.942.214	-	1.503.505	1.455	9.020.279	10.525.239
32	Off-balance sheet items	-	2.204.452	1.439.957	583.298	211.385	-	2.232.069	1.444.321	585.580	213.098
33	Total RSF					67.643.451					68.991.545
34	Net Stable Funding Ratio (%)					149,67%					151,96%

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 ANALYSIS

Analysis

Based on calculation, Bank Mayapada Net Stable Funding Ratio (NSFR) as of Quarter 1 2023 Increased by 2,28% from previous position (Quarter 4 2022) from 149,67% to 151,96%. 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 2023 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 2023 increased by 3,55% from previous position (Quarter 4 2022) from 101,24 trillion IDR to 104,84 trillion IDR after calculated with ASF weighted, with the following details:
 - i. Capital decreased by 7,73% from previous position (Quarter 4 2022) from 14,79 trillion IDR to 13,65 trillion IDR (13,02% from total ASF).
 - ii. Retail (Individual) deposits increased by 6,13% from previous position (Quarter 4 2022) from 72,41 trillion IDR to 76,85 trillion IDR (73,30% from total ASF).
 - iii. Wholesale (Corporate) funding increased by 2,10% from previous position (Quarter 4 2022) from 14,05 trillion IDR to 14,34 trillion IDR (13,68% 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 10,27% from previous position (Quarter 4 2022) from 41,87 billion IDR to 46,17 billion IDR for less Stable Deposit increased by 6,13% from previous position (Quarter 4 2022) 72,36 trillion IDR to 76,80 trillion IDR.

2. Bank Mayapada total RSF as of Quarter 1 2023 increased by 1,99% from previous position (Quarter 4 2022) from 67,64 trillion IDR to 68,99 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet increased by 2,00% from previous position (Quarter 4 2022) from 67,43 trillion IDR to 68,78 trillion IDR (99,69% from total RSF) which consists of:

- I. Total NSFR HQLA increased by 6,75% from previous position (Quarter 4 2022) from 392,74 billion IDR to 419,25 billion IDR (0,61% from total of Assets from balance sheet).
- II. Deposits held at other financial institutions for operational purposes increased by 25,78% from previous position (Quarter 4 2022) from 178,58 billion IDR to 224,61 billion IDR (0,33% 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 1,21% from previous position (Quarter 4 2022) from 56,92 trillion IDR to 57,61 trillion IDR (83,76% 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 10,20% from previous position (Quarter 4 2022) from 243,97 billion IDR to 268,85 billion IDR (0,47% 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 1,18% from previous position (Quarter 4 2022) from 56,65 trillion IDR to 57,32 trillion IDR (99,50% from Total of Performing Loans and Securities).
 - c. Mortgages loan decreased by 13,21% from previous position (Quarter 4 2022) from 20,94 billion IDR to 18,18 billion IDR (0,03% from Total of Performing Loans and Securities).
- IV. Other Assets increased by 5,86% from previous position (Quarter 4 2022) from 9,94 trillion IDR to 10,53 trillion IDR (15,30% from total of Assets from Balance Sheet):
- a. Non performing loan decreased by 1,20% from previous position (Quarter 4 2022) from 1,53 trillion IDR to 1,52 trillion IDR (14,40% from Other Assets).
 - b. Fixed Asset decreased by 0,69% from previous position (Quarter 4 2022) from 3,21 trillion IDR to 3,19 trillion IDR (30,30% from Other Assets).
 - c. The other assets not included in the above categories increased by 12,00% from previous position (Quarter 4 2022) from 5,20 trillion IDR to 5,82 trillion IDR (55,30% from Other Asset).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 1 2023 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is increased by 0,20% from previous position (Quarter 4 2022) from 206,15 billion IDR to 206,57 billion IDR (0,30 % from Total RSF).

The compositions of RSF are dominated by Assets in Balance Sheet or 99,69% 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 1,21% from previous position (Quarter 4 2022) from 56,92 trillion IDR to 57,61 trillion IDR or 83,76 % from total asset in 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 cannot be used for funding other assets as well as the correlation in transaction.