

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk

Position : June 2023

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 1 2023					Quarter 2 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 :	12.967.354	-	-	680.659	13.648.013	12.290.235	-	-	591.384	12.881.619
2	Regulatory Capital	12.967.354	-	-	680.659	13.648.013	12.290.235	-	-	591.384	12.881.619
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	11.864.089	71.482.583	1.913.570	110.917	76.847.565	12.314.770	68.215.436	2.143.337	231.669	74.640.286
5	Stable deposits	40.479	8.118	-	-	46.168	41.279	7.293	-	-	46.143
6	Less stable deposits	11.823.610	71.474.465	1.913.570	110.917	76.801.397	12.273.492	68.208.142	2.143.337	231.669	74.594.142
7	Wholesale funding	3.248.139	33.060.067	297.961	25.203	14.341.690	3.398.425	28.597.855	384.241	142.500	12.579.189
8	Operational deposits	3.233.474	-	-	-	1.616.737	3.390.840	-	-	-	1.695.420
9	Other wholesale funding	14.665	33.060.067	297.961	25.203	12.724.953	7.585	28.597.855	384.241	142.500	10.883.769
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	1.357.066	-	-	-	-	4.458.105	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	1.357.066	-	-	-	-	4.458.105	-	-	-	-
14	Total ASF					104.837.268					100.101.094

RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF	Quarter 1 2023					Quarter 2 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				419.245					429.256	
16	Deposits held at other financial institutions for operational purposes	-	449.229	-	-	224.614	-	640.242	-	-	320.121
17	Performing loans and securities	-	34.648.276	30.841.553	29.460.766	57.609.348	-	46.262.001	20.887.238	29.678.472	58.597.798
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	-	570.336	67.942	149.333	268.854	-	641.896	93.490	140.941	283.970
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:	-	34.077.857	30.773.599	29.290.106	57.322.318	-	45.620.055	20.793.314	29.517.543	58.296.596
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:	-	82	12	21.327	18.176	-	50	434	19.988	17.232
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-	-	-	-	-	-
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:	-	1.503.505	1.455	9.020.279	10.525.239	-	2.975.190	5.847	9.090.309	12.071.347
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	-	1.503.505	1.455	9.020.279	10.525.239	-	2.975.190	5.847	9.090.309	12.071.347
32	Off-balance sheet items	-	2.232.069	1.444.321	585.580	213.098	-	2.538.345	1.586.483	987.015	255.592
33	Total RSF					68.991.545					71.674.115
34	Net Stable Funding Ratio (%)					151,96%					139,66%

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 2 2023 decreased by 12,30% from previous position (Quarter 1 2023) from 151,96% to 139,66%. 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 2 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 2 2023 decreased by 4,52% from previous position (Quarter 1 2023) from 104,84 trillion IDR to 100,10 trillion IDR after calculated with ASF weighted, with the following details:
 - i. Capital decreased by 5,62% from previous position (Quarter 1 2023) from 13,65 trillion IDR to 12,88 trillion IDR (12,87% from total ASF).
 - ii. Retail (Individual) deposits decreased by 2,87% from previous position (Quarter 1 2023) from 76,85 trillion IDR to 74,64 trillion IDR (74,56% from total ASF).
 - iii. Wholesale (Corporate) funding decreased by 12,29% from previous position (Quarter 1 2023) from 14,34 trillion IDR to 12,58 trillion IDR (12,57% 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 0,05% from previous position (Quarter 1 2023) from 46,17 billion IDR to 46,14 billion IDR for less Stable Deposit decreased by 2,87% from previous position (Quarter 1 2023) 76,80 trillion IDR to 74,59 trillion IDR.

2. Bank Mayapada total RSF as of Quarter 2 2023 increased by 3,89% from previous position (Quarter 1 2023) from 68,99 trillion IDR to 71,67 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet increased by 3,84% from previous position (Quarter 1 2023) from 68,78 trillion IDR to 71,42 trillion IDR (99,64% from total RSF) which consists of:

- I. Total NSFR HQLA increased by 2,39% from previous position (Quarter 1 2023) from 419,25 billion IDR to 429,26 billion IDR (0,60% from total of Assets from balance sheet).
- II. Deposits held at other financial institutions for operational purposes increased by 42,52% from previous position (Quarter 1 2023) from 224,61 billion IDR to 320,12 billion IDR (0,45% 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 1,72% from previous position (Quarter 1 2023) from 57,61 trillion IDR to 58,60 trillion IDR (82,05% 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 5,62% from previous position (Quarter 1 2023) from 268,85 billion IDR to 283,97 billion IDR (0,48% 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 1,70% from previous position (Quarter 1 2023) from 57,32 trillion IDR to 58,30 trillion IDR (99,49% from Total of Performing Loans and Securities).
 - c. Mortgages loan decreased by 5,19% from previous position (Quarter 1 2023) from 18,18 billion IDR to 17,23 billion IDR (0,03% from Total of Performing Loans and Securities).
- IV. Other Assets increased by 14,69% from previous position (Quarter 1 2023) from 10,53 trillion IDR to 12,07 trillion IDR (16,90% from total of Assets from Balance Sheet):
- a. Non performing loan increased by 100,28% from previous position (Quarter 1 2023) from 1,52 trillion IDR to 3,04 trillion IDR (25,15% from Other Assets).
 - b. Fixed Asset increased by 1,70% from previous position (Quarter 1 2023) from 3,19 trillion IDR to 3,24 trillion IDR (26,87% from Other Assets).
 - c. The other assets not included in the above categories decreased by 0,49% from previous position (Quarter 1 2023) from 5,82 trillion IDR to 5,79 trillion IDR (47,98% from Other Asset).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 2 2023 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is increased by 20,57% from previous position (Quarter 1 2023) from 206,57 billion IDR to 249,05 billion IDR (0,35 % from Total RSF).

The compositions of RSF are dominated by Assets in Balance Sheet or 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 1,72% from previous position (Quarter 1 2023) from 57,61 trillion IDR to 58,60 trillion IDR or 82,05 % 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.