

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk

Position : December 2023

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 3 2023					Quarter 4 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 :	12.686.161	-	-	502.133	13.188.294	12.860.538	-	-	412.907	13.273.445
2	Regulatory Capital	12.686.161	-	-	502.133	13.188.294	12.860.538	-	-	412.907	13.273.445
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	11.873.907	65.977.260	2.396.973	33.428	72.259.147	11.745.982	70.351.201	1.708.002	38.219	75.464.880
5	Stable deposits	38.741	9.121	-	-	45.470	32.839	7.057	-	-	37.901
6	Less stable deposits	11.835.166	65.968.139	2.396.973	33.428	72.213.677	11.713.143	70.344.144	1.708.002	38.219	75.426.979
7	Wholesale funding	5.065.470	27.572.125	542.875	4.100	12.062.543	5.229.183	30.839.698	173.611	11.543	13.508.239
8	Operational deposits	5.029.132	-	-	-	2.514.566	5.194.961	-	-	-	2.597.481
9	Other wholesale funding	36.338	27.572.125	542.875	4.100	9.547.977	34.222	30.839.698	173.611	11.543	10.910.758
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	4.426.964	-	-	-	-	4.826.793	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	4.426.964	-	-	-	-	4.826.793	-	-	-	-
14	Total ASF					97.509.984					102.246.564

RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF	Quarter 3 2023					Quarter 4 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				413.502					400.523	
16	Deposits held at other financial institutions for operational purposes	-	560.458	-	-	280.229	429.314	697.320	-	-	563.317
17	Performing loans and securities	-	50.528.973	17.957.482	29.436.882	58.982.083	-	38.850.294	28.376.111	12.207.082	43.983.992
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	-	875.153	-	158.727	290.000	-	99.669	9.916	197.696	217.604
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:	-	49.653.815	17.957.256	29.256.408	58.673.482	-	38.750.481	28.366.022	11.980.960	43.742.067
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:	-	5	225	21.747	18.600	-	144	173	28.426	24.320
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:	-	2.902.694	3.045	9.281.369	12.187.108	-	2.936.104	3.755	26.790.648	29.730.507
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	-	2.902.694	3.045	9.281.369	12.187.108	-	2.936.104	3.755	26.790.648	29.730.507
32	Off-balance sheet items	-	2.556.743	1.473.958	764.288	239.749	-	2.250.394	1.877.183	1.409.226	276.840
33	Total RSF					72.102.672					74.955.180
34	Net Stable Funding Ratio (%)					135,24%					136,41%

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 4 2023 Increased by 1,17% from previous position (Quarter 3 2023) from 135,24% to 136,41%. 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 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 4 2023 increased by 4,86% from previous position (Quarter 3 2023) from 97,51 trillion IDR to 102,25 trillion IDR after calculated with ASF weighted, with the following details:
 - i. Capital increased by 0,65% from previous position (Quarter 3 2023) from 13,19 trillion IDR to 13,27 trillion IDR (12,98% from total ASF).
 - ii. Retail (Individual) deposits increased by 4,44% from previous position (Quarter 3 2023) from 72,26 trillion IDR to 75,46 trillion IDR (73,81% from total ASF).
 - iii. Wholesale (Corporate) funding increased by 11,99% from previous position (Quarter 3 2023) from 12,06 trillion IDR to 13,51 trillion IDR (13,21% 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 16,64% from previous position (Quarter 3 2023) from 45,47 billion IDR to 37,90 billion IDR for less Stable Deposit increased by 4,45% from previous position (Quarter 3 2023) 72,21 trillion IDR to 75,43 trillion IDR.

2. Bank Mayapada total RSF as of Quarter 4 2023 increased by 3,96% from previous position (Quarter 3 2023) from 72,10 trillion IDR to 74,96 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet increased by 3,92% from previous position (Quarter 3 2023) from 71,86 trillion IDR to 74,68 trillion IDR (99,63% from total RSF) which consists of:

- I. Total NSFR HQLA decreased by 3,14% from previous position (Quarter 3 2023) from 413,50 billion IDR to 400,52 billion IDR (0,54% from total of Assets from balance sheet).
- II. Deposits held at other financial institutions for operational purposes increased by 101,02% from previous position (Quarter 3 2023) from 280,23 billion IDR to 563,32 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 decreased by 25,43% from previous position (Quarter 3 2023) from 58,98 trillion IDR to 43,98 trillion IDR (58,90% 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 24,96% from previous position (Quarter 3 2023) from 290,00 billion IDR to 217,60 billion IDR (0,49% 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 decreased by 25,45% from previous position (Quarter 3 2023) from 58,67 trillion IDR to 43,74 trillion IDR (99,45% from Total of Performing Loans and Securities).
 - c. Mortgages loan increased by 30,75% from previous position (Quarter 3 2023) from 18,60 billion IDR to 24,32 billion IDR (0,06% from Total of Performing Loans and Securities).
- IV. Other Assets increased by 143,95% from previous position (Quarter 3 2023) from 12,19 trillion IDR to 29,73 trillion IDR (39,81% from total of Assets from Balance Sheet):
- a. Non performing loan increased by 677,60% from previous position (Quarter 3 2023) from 2,96 trillion IDR to 23,04 trillion IDR (77,49% from Other Assets).
 - b. Fixed Asset increased by 0,53% from previous position (Quarter 3 2023) from 3,22 trillion IDR to 3,24 trillion IDR (10,90% from Other Assets).
 - c. The other assets not included in the above categories decreased by 42,48% from previous position (Quarter 3 2023) from 6,00 trillion IDR to 3,45 trillion IDR (11,61% from Other Asset).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 4 2023 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is increased by 16,35% from previous position (Quarter 3 2023) from 227,77 billion IDR to 265,02 billion IDR (0,35 % from Total RSF).

The compositions of RSF are dominated by Assets in Balance Sheet or 99,63% from total RSF with RSF calculation dominated by Loans in pass and special mention category and securities in pass and sub standard category that decreased by 25,43% from previous position (Quarter 3 2023) from 58,98 trillion IDR to 43,98 trillion IDR or 58,90 % 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.