

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk
Position : June 2024

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 1 2024					Quarter 2 2024				
		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 :	13.545.701	-	-	323.705	13.869.406	14.709.282	-	-	234.529	14.943.811
2	Regulatory Capital	13.545.701	-	-	323.705	13.869.406	14.709.282	-	-	234.529	14.943.811
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	11.930.552	72.911.969	1.833.122	93.963	78.103.958	11.627.799	74.831.047	1.931.674	111.851	79.665.292
5	Stable deposits	32.504	5.835	-	-	36.422	31.719	7.743	-	-	37.489
6	Less stable deposits	11.898.048	72.906.134	1.833.122	93.963	78.067.536	11.596.080	74.823.304	1.931.674	111.851	79.627.804
7	Wholesale funding	4.809.945	31.608.004	623.711	5.003	14.124.053	5.206.342	31.237.696	531.396	143.330	14.502.278
8	Operational deposits	4.779.570	-	-	-	2.389.785	5.202.473	-	-	-	2.601.237
9	Other wholesale funding	30.375	31.608.004	623.711	5.003	11.734.269	3.868	31.237.696	531.396	143.330	11.901.041
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	2.989.869	-	-	-	-	2.958.839	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	2.989.869	-	-	-	-	2.958.839	-	-	-	-
14	Total ASF					106.097.418					109.111.381

RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF		Quarter 1 2024					Quarter 2 2024				
		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					399.458					429.316
16	Deposits held at other financial institutions for operational purposes	714.687	546.464	110.068	-	685.610	507.966	898.815	-	-	703.391
17	Performing loans and securities	-	41.838.182	29.115.877	9.560.948	43.615.297	-	54.799.278	19.373.619	8.222.439	44.094.109
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	-	68.899	-	237.172	247.506	-	93.620	49.097	342.365	380.956
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:	-	41.769.224	29.115.409	9.293.695	43.341.958	-	54.705.627	19.324.137	7.842.608	43.681.099
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:	-	59	469	30.081	25.833	-	31	386	37.466	32.055
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:	-	2.937.209	3.995	27.181.266	30.122.470	-	2.890.463	53.478	28.642.792	31.586.733
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	-	2.937.209	3.995	27.181.266	30.122.470	-	2.890.463	53.478	28.642.792	31.586.733
32	Off-balance sheet items	-	2.989.366	1.254.427	942.718	259.326	-	2.389.575	1.632.703	1.120.511	257.139
33	Total RSF					75.082.160					77.070.688
34	Net Stable Funding Ratio (%)					141,31%					141,57%

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 2024 Increased by 0,26% from previous position (Quarter 1 2024) from 141,31% to 141,57%. 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 2024 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 2024 increased by 2,84% from previous position (Quarter 1 2024) from 106,10 trillion IDR to 109,11 trillion IDR after calculated with ASF weighted, with the following details:
 - i. Capital increased by 7,75% from previous position (Quarter 1 2024) from 13,87 trillion IDR to 14,94 trillion IDR (13,70% from total ASF).
 - ii. Retail (Individual) deposits increased by 2,00% from previous position (Quarter 1 2024) from 78,10 trillion IDR to 79,67 trillion IDR (73,01% from total ASF).
 - iii. Wholesale (Corporate) funding increased by 2,68% from previous position (Quarter 1 2024) from 14,12 trillion IDR to 14,50 trillion IDR (13,29% 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 2,93% from previous position (Quarter 1 2024) from 36,42 billion IDR to 37,49 billion IDR for less Stable Deposit increased by 2,00% from previous position (Quarter 1 2024) 78,07 trillion IDR to 79,63 trillion IDR.

2. Bank Mayapada total RSF as of Quarter 2 2024 increased by 2,65% from previous position (Quarter 1 2024) from 75,08 trillion IDR to 77,07 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet increased by 2,66% from previous position (Quarter 1 2024) from 74,82 trillion IDR to 76,81 trillion IDR (99,67% from total RSF) which consists of:

- I. Total NSFR HQLA increased by 7,47% from previous position (Quarter 1 2024) from 399,46 billion IDR to 429,32 billion IDR (0,56% from total of Assets from balance sheet).
- II. Deposits held at other financial institutions for operational purposes increased by 2,59% from previous position (Quarter 1 2024) from 685,61 billion IDR to 703,39 billion IDR (0,92% 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 1,10% from previous position (Quarter 1 2024) from 43,62 trillion IDR to 44,09 trillion IDR (57,40% 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 53,92% from previous position (Quarter 1 2024) from 247,51 billion IDR to 380,96 billion IDR (0,86% 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 0,78% from previous position (Quarter 1 2024) from 43,34 trillion IDR to 43,68 trillion IDR (99,06% from Total of Performing Loans and Securities).
 - c. Mortgages loan increased by 24,09% from previous position (Quarter 1 2024) from 25,83 billion IDR to 32,05 billion IDR (0,07% from Total of Performing Loans and Securities).
- IV. Other Assets increased by 4,86% from previous position (Quarter 1 2024) from 30,12 trillion IDR to 31,59 trillion IDR (41,12% from total of Assets from Balance Sheet):
- a. Non performing loan decreased by 0,12% from previous position (Quarter 1 2024) from 22,88 trillion IDR to 22,85 trillion IDR (72,35% from Other Assets).
 - b. Fixed Asset increased by 34,98% from previous position (Quarter 1 2024) from 3,23 trillion IDR to 4,36 trillion IDR (13,79% from Other Assets).
 - c. The other assets not included in the above categories increased by 9,05% from previous position (Quarter 1 2024) from 4,02 trillion IDR to 4,38 trillion IDR (13,86% from Other Asset).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 2 2024 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is decreased by 0,99% from previous position (Quarter 1 2024) from 248,05 billion IDR to 245,59 billion IDR (0,32 % from Total RSF).

The compositions of RSF are dominated by Assets in Balance Sheet or 99,67% 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 1,10% from previous position (Quarter 1 2024) from 43,62 trillion IDR to 44,09 trillion IDR or 57,40 % 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.