

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk

Position : December 2024

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 3 2024					Quarter 4 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 :	14.708.091	-	-	145.380	14.853.471	14.641.132	-	-	105.699	14.746.830
2	Regulatory Capital	14.708.091	-	-	145.380	14.853.471	14.641.132	-	-	105.699	14.746.830
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	11.675.583	75.039.715	2.677.239	30.556	80.485.706	10.647.812	77.230.130	2.384.354	144.440	81.382.432
5	Stable deposits	30.796	6.524	-	-	35.453	31.348	7.157	-	-	36.579
6	Less stable deposits	11.644.787	75.033.192	2.677.239	30.556	80.450.252	10.616.464	77.222.974	2.384.354	144.440	81.345.853
7	Wholesale funding	5.000.755	30.389.366	847.092	59.719	14.581.316	4.815.919	32.374.962	567.873	4.032	15.771.275
8	Operational deposits	4.997.415	-	-	-	2.498.707	4.797.879	-	-	-	2.398.940
9	Other wholesale funding	3.341	30.389.366	847.092	59.719	12.082.608	18.040	32.374.962	567.873	4.032	13.372.335
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	2.910.624	-	-	-	-	3.039.490	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	2.910.624	-	-	-	-	3.039.490	-	-	-	-
14	Total ASF					109.920.492					111.900.537

RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF	Quarter 3 2024					Quarter 4 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				441.252					429.681	
16	Deposits held at other financial institutions for operational purposes	553.872	882.959	-	-	718.416	545.658	879.151	-	-	712.404
17	Performing loans and securities	-	54.541.415	18.975.829	8.686.277	44.166.888	-	57.049.104	19.157.799	6.333.416	43.498.565
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	-	68.282	691	325.533	336.121	-	103.115	10.879	318.671	339.578
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:	-	54.472.932	18.974.846	8.321.750	43.797.376	-	56.945.917	19.146.603	5.973.169	43.123.454
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:	-	201	291	38.994	33.391	-	73	317	41.575	35.534
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:	-	2.831.397	57.444	29.038.272	31.927.113	-	2.758.935	4.626	29.448.123	32.211.684
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	-	2.831.397	57.444	29.038.272	31.927.113	-	2.758.935	4.626	29.448.123	32.211.684
32	Off-balance sheet items	-	1.990.990	1.883.376	964.496	241.943	-	2.242.077	946.546	1.173.219	218.092
33	Total RSF					77.495.613					77.070.427
34	Net Stable Funding Ratio (%)					141,84%					145,19%

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 2024 Increased by 3,35% from previous position (Quarter 3 2024) from 141,84% to 145,19%. 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 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 4 2024 increased by 1,80% from previous position (Quarter 3 2024) from 109,92 trillion IDR to 111,90 trillion IDR after calculated with ASF weighted, with the following details:
 - i. Capital decreased by 0,72% from previous position (Quarter 3 2024) from 14,85 trillion IDR to 14,75 trillion IDR (13,18% from total ASF).
 - ii. Retail (Individual) deposits increased by 1,11% from previous position (Quarter 3 2024) from 80,49 trillion IDR to 81,38 trillion IDR (72,73% from total ASF).
 - iii. Wholesale (Corporate) funding increased by 8,16% from previous position (Quarter 3 2024) from 14,58 trillion IDR to 15,77 trillion IDR (14,09% 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 3,18% from previous position (Quarter 3 2024) from 35,45 billion IDR to 36,58 billion IDR for less Stable Deposit increased by 1,11% from previous position (Quarter 3 2024) 80,45 trillion IDR to 81,35 trillion IDR.

2. Bank Mayapada total RSF as of Quarter 4 2024 decreased by 0,55% from previous position (Quarter 3 2024) from 77,50 trillion IDR to 77,07 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet decreased by 0,52% from previous position (Quarter 3 2024) from 77,25 trillion IDR to 76,85 trillion IDR (99,72% from total RSF) which consists of:

- I. Total NSFR HQLA decreased by 2,62% from previous position (Quarter 3 2024) from 441,25 billion IDR to 429,68 billion IDR (0,56% from total of Assets from balance sheet).
- II. Deposits held at other financial institutions for operational purposes decreased by 0,84% from previous position (Quarter 3 2024) from 718,42 billion IDR to 712,40 billion IDR (0,93% 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 1,51% from previous position (Quarter 3 2024) from 44,17 trillion IDR to 43,50 trillion IDR (56,60% 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 1,03% from previous position (Quarter 3 2024) from 336,12 billion IDR to 339,58 billion IDR (0,78% 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 1,54% from previous position (Quarter 3 2024) from 43,80 trillion IDR to 43,12 trillion IDR (99,14% from Total of Performing Loans and Securities).
 - c. Mortgages loan increased by 6,42% from previous position (Quarter 3 2024) from 33,39 billion IDR to 35,53 billion IDR (0,08% from Total of Performing Loans and Securities).
- IV. Other Assets increased by 0,89% from previous position (Quarter 3 2024) from 31,93 trillion IDR to 32,21 trillion IDR (41,91% from total of Assets from Balance Sheet):
- a. Non performing loan decreased by 0,63% from previous position (Quarter 3 2024) from 22,77 trillion IDR to 22,63 trillion IDR (70,25% from Other Assets).
 - b. Fixed Asset decreased by 2,74% from previous position (Quarter 3 2024) from 4,34 trillion IDR to 4,22 trillion IDR (13,10% from Other Assets).
 - c. The other assets not included in the above categories increased by 11,34% from previous position (Quarter 3 2024) from 4,82 trillion IDR to 5,36 trillion IDR (16,65% from Other Asset).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 4 2024 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is decreased by 8,63% from previous position (Quarter 3 2024) from 226,00 billion IDR to 206,50 billion IDR (0,27 % from Total RSF).

The compositions of RSF are dominated by Assets in Balance Sheet or 99,72% 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 1,51% from previous position (Quarter 3 2024) from 44,17 trillion IDR to 43,50 trillion IDR or 56,60 % 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.