

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk

Position : March 2024

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

| ASF Component |   | Quarter 4 2023                        |            |                     |         |                | Quarter 1 2024                        |            |                     |         |                |
|---------------|---|---------------------------------------|------------|---------------------|---------|----------------|---------------------------------------|------------|---------------------|---------|----------------|
|               |   | Unweighted Value By Residual Maturity |            |                     |         | Weighted Value | Unweighted Value By Residual Maturity |            |                     |         | Weighted Value |
|               |   | No Specified Maturity <sup>1</sup>    | < 6 Months | < 6 Months - 1 Year | ≥ 1Year |                | No Specified Maturity <sup>1</sup>    | < 6 Months | < 6 Months - 1 Year | ≥ 1Year |                |
| 1             | Capital :   | 12.860.538                            | -          | -                   | 412.907 | 13.273.445     | 13.545.701                            | -          | -                   | 323.705 | 13.869.406     |
| 2             | Regulatory Capital  | 12.860.538                            | -          | -                   | 412.907 | 13.273.445     | 13.545.701                            | -          | -                   | 323.705 | 13.869.406     |
| 3             | Other capital instruments   | -                                     | -          | -                   | -       | -              | -                                     | -          | -                   | -       | -              |
| 4             | Retail deposits and deposits from small business customers            | 11.745.982                            | 70.351.201 | 1.708.002           | 38.219  | 75.464.880     | 11.930.552                            | 72.911.969 | 1.833.122           | 93.963  | 78.103.958     |
| 5             | Stable deposits   | 32.839                                | 7.057      | -                   | -       | 37.901         | 32.504                                | 5.835      | -                   | -       | 36.422         |
| 6             | Less stable deposits  | 11.713.143                            | 70.344.144 | 1.708.002           | 38.219  | 75.426.979     | 11.898.048                            | 72.906.134 | 1.833.122           | 93.963  | 78.067.536     |
| 7             | Wholesale funding   | 5.229.183                             | 30.839.698 | 173.611             | 11.543  | 13.508.239     | 4.809.945                             | 31.608.004 | 623.711             | 5.003   | 14.124.053     |
| 8             | Operational deposits  | 5.194.961                             | -          | -                   | -       | 2.597.481      | 4.779.570                             | -          | -                   | -       | 2.389.785      |
| 9             | Other wholesale funding   | 34.222                                | 30.839.698 | 173.611             | 11.543  | 10.910.758     | 30.375                                | 31.608.004 | 623.711             | 5.003   | 11.734.269     |
| 10            | Liabilities with matching interdependent assets                       | -                                     | -          | -                   | -       | -              | -                                     | -          | -                   | -       | -              |
| 11            | Other liabilities   | 4.826.793                             | -          | -                   | -       | -              | 2.989.869                             | -          | -                   | -       | -              |
| 12            | NSFR derivative liabilities   | -                                     | -          | -                   | -       | -              | -                                     | -          | -                   | -       | -              |
| 13            | All other liabilities and equity not included in the above categories | 4.826.793                             | -          | -                   | -       | -              | 2.989.869                             | -          | -                   | -       | -              |
| 14            | Total ASF   | -                                     | -          | -                   | -       | 102.246.564    | -                                     | -          | -                   | -       | 106.097.418    |

## RSF (Required Stable Funding)

(In Millions Rupiah)

| Komponen RSF |   | Quarter 4 2023                        |            |                     |            |                | Quarter 1 2024                        |            |                     |            |                |
|--------------|---|---------------------------------------|------------|---------------------|------------|----------------|---------------------------------------|------------|---------------------|------------|----------------|
|              |   | Unweighted Value By Residual Maturity |            |                     |            | Weighted Value | Unweighted Value By Residual Maturity |            |                     |            | Weighted Value |
|              |   | No Specified Maturity <sup>1</sup>    | < 6 Months | < 6 Months - 1 Year | ≥ 1Year    |                | No Specified Maturity <sup>1</sup>    | < 6 Months | < 6 Months - 1 Year | ≥ 1Year    |                |
| 15           | Total NSFR HQLA   |                                       |            |                     |            | 400.523        |                                       |            |                     |            | 399.458        |
| 16           | Deposits held at other financial institutions for operational purposes  | 429.314                               | 697.320    | -                   | -          | 563.317        | 714.687                               | 546.464    | 110.068             | -          | 685.610        |
| 17           | Performing loans and securities   | -                                     | 38.850.294 | 28.376.111          | 12.207.082 | 43.983.992     | -                                     | 41.838.182 | 29.115.877          | 9.560.948  | 43.615.297     |
| 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                               | -                                     | 99.669     | 9.916               | 197.696    | 217.604        | -                                     | 68.899     | -                   | 237.172    | 247.506        |
| 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: | -                                     | 38.750.481 | 28.366.022          | 11.980.960 | 43.742.067     | -                                     | 41.769.224 | 29.115.409          | 9.293.695  | 43.341.958     |
| 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:   | -                                     | 144        | 173                 | 28.426     | 24.320         | -                                     | 59         | 469                 | 30.081     | 25.833         |
| 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:   | -                                     | 2.936.104  | 3.755               | 26.790.648 | 29.730.507     | -                                     | 2.937.209  | 3.995               | 27.181.266 | 30.122.470     |
| 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   | -                                     | 2.936.104  | 3.755               | 26.790.648 | 29.730.507     | -                                     | 2.937.209  | 3.995               | 27.181.266 | 30.122.470     |
| 32           | Off-balance sheet items   | -                                     | 2.250.394  | 1.877.183           | 1.409.226  | 276.840        | -                                     | 2.989.366  | 1.254.427           | 942.718    | 259.326        |
| 33           | Total RSF   |                                       |            |                     |            | 74.955.180     |                                       |            |                     |            | 75.082.160     |
| 34           | Net Stable Funding Ratio (%)  |                                       |            |                     |            | 136,41%        |                                       |            |                     |            | 141,31%        |

<sup>1</sup> 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 2024 Increased by 4,90% from previous position (Quarter 4 2023) from 136,41% to 141,31%. 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 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 1 2024 increased by 3,77% from previous position (Quarter 4 2023) from 102,25 trillion IDR to 106,10 trillion IDR after calculated with ASF weighted, with the following details:
  - i. Capital increased by 4,49% from previous position (Quarter 4 2023) from 13,27 trillion IDR to 13,87 trillion IDR (13,07% from total ASF).
  - ii. Retail (Individual) deposits increased by 3,50% from previous position (Quarter 4 2023) from 75,46 trillion IDR to 78,10 trillion IDR (73,62% from total ASF).
  - iii. Wholesale (Corporate) funding increased by 4,56% from previous position (Quarter 4 2023) from 13,51 trillion IDR to 14,12 trillion IDR (13,31% 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 3,90% from previous position (Quarter 4 2023) from 37,90 billion IDR to 36,42 billion IDR for less Stable Deposit increased by 3,50% from previous position (Quarter 4 2023) 75,43 trillion IDR to 78,07 trillion IDR.

2. Bank Mayapada total RSF as of Quarter 1 2024 increased by 0,17% from previous position (Quarter 4 2023) from 74,96 trillion IDR to 75,08 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet increased by 0,19% from previous position (Quarter 4 2023) from 74,68 trillion IDR to 74,82 trillion IDR (99,65% from total RSF) which consists of:

- I. Total NSFR HQLA decreased by 0,27% from previous position (Quarter 4 2023) from 400,52 billion IDR to 399,46 billion IDR (0,53% from total of Assets from balance sheet).
- II. Deposits held at other financial institutions for operational purposes increased by 21,71% from previous position (Quarter 4 2023) from 563,32 billion IDR to 685,61 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 decreased by 0,84% from previous position (Quarter 4 2023) from 43,98 trillion IDR to 43,62 trillion IDR (58,29% 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 13,74% from previous position (Quarter 4 2023) from 217,60 billion IDR to 247,51 billion IDR (0,57% 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 0,91% from previous position (Quarter 4 2023) from 43,74 trillion IDR to 43,34 trillion IDR (99,37% from Total of Performing Loans and Securities).
  - c. Mortgages loan increased by 6,22% from previous position (Quarter 4 2023) from 24,32 billion IDR to 25,83 billion IDR (0,06% from Total of Performing Loans and Securities).
- IV. Other Assets increased by 1,32% from previous position (Quarter 4 2023) from 29,73 trillion IDR to 30,12 trillion IDR (40,26% from total of Assets from Balance Sheet):
- a. Non performing loan decreased by 0,68% from previous position (Quarter 4 2023) from 23,04 trillion IDR to 22,88 trillion IDR (75,96% from Other Assets).
  - b. Fixed Asset decreased by 0,45% from previous position (Quarter 4 2023) from 3,24 trillion IDR to 3,23 trillion IDR (10,71% from Other Assets).
  - c. The other assets not included in the above categories increased by 16,33% from previous position (Quarter 4 2023) from 3,45 trillion IDR to 4,02 trillion IDR (13,33% from Other Asset).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 1 2024 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is decreased by 6,40% from previous position (Quarter 4 2023) from 265,02 billion IDR to 248,05 billion IDR (0,33 % from Total RSF).

The compositions of RSF are dominated by Assets in Balance Sheet or 99,65% 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 0,84% from previous position (Quarter 4 2023) from 43,98 trillion IDR to 43,62 trillion IDR or 58,29 % 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.