

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk
Position : March 2025

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 4 2024					Quarter 1 2025				
		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 :	14.641.132	-	-	105.699	14.746.830	13.528.832	-	-	66.011	13.594.843
2	Regulatory Capital	14.641.132	-	-	105.699	14.746.830	13.528.832	-	-	66.011	13.594.843
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	10.647.812	77.230.130	2.384.354	144.440	81.382.432	10.995.388	76.566.181	3.466.412	106.672	82.033.805
5	Stable deposits	31.348	7.157	-	-	36.579	33.924	5.105	-	-	37.078
6	Less stable deposits	10.616.464	77.222.974	2.384.354	144.440	81.345.853	10.961.463	76.561.076	3.466.412	106.672	81.996.728
7	Wholesale funding	4.815.919	32.374.962	567.873	4.032	15.771.275	5.395.669	31.314.620	592.567	26.557	16.319.201
8	Operational deposits	4.797.879	-	-	-	2.398.940	5.333.239	-	-	-	2.666.620
9	Other wholesale funding	18.040	32.374.962	567.873	4.032	13.372.335	62.430	31.314.620	592.567	26.557	13.652.582
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	3.039.490	-	-	-	-	2.807.093	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	3.039.490	-	-	-	-	2.807.093	-	-	-	-
14	Total ASF					111.900.537					111.947.850

RSF (Required Stable Funding)
(In Millions Rupiah)

Komponen RSF		Quarter 4 2024					Quarter 1 2025				
		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					429.681					412.250
16	Deposits held at other financial institutions for operational purposes	545.658	879.151	-	-	712.404	613.126	911.883	-	-	762.505
17	Performing loans and securities	-	57.049.104	19.157.799	6.333.416	43.498.565	-	51.487.675	23.604.563	25.658.332	59.400.638
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	-	103.115	10.879	318.671	339.578	-	667	71.052	301.135	336.761
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:	-	56.945.917	19.146.603	5.973.169	43.123.454	-	51.486.885	23.533.424	25.301.480	59.016.413
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:	-	73	317	41.575	35.534	-	122	87	55.717	47.464
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:	-	2.758.935	4.626	29.448.123	32.211.684	-	2.763.888	3.689	10.667.588	13.435.165
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	-	2.758.935	4.626	29.448.123	32.211.684	-	2.763.888	3.689	10.667.588	13.435.165
32	Off-balance sheet items	-	2.242.077	946.546	1.173.219	218.092	-	2.929.829	1.037.901	1.326.614	264.717
33	Total RSF					77.070.427					74.275.275
34	Net Stable Funding Ratio (%)					145,19%					150,72%

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 1 2025 Increased by 5,53% from previous position (Quarter 4 2024) from 145,19% to 150,72%. 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 2025 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 2025 increased by 0,04% from previous position (Quarter 4 2024) from 111,90 trillion IDR to 111,95 trillion IDR after calculated with ASF weighted, with the following details:
 - i. Capital decreased by 7,81% from previous position (Quarter 4 2024) from 14,75 trillion IDR to 13,59 trillion IDR (12,14% from total ASF).
 - ii. Retail (Individual) deposits increased by 0,80% from previous position (Quarter 4 2024) from 81,38 trillion IDR to 82,03 trillion IDR (73,28% from total ASF).
 - iii. Wholesale (Corporate) funding increased by 3,47% from previous position (Quarter 4 2024) from 15,77 trillion IDR to 16,32 trillion IDR (14,58% 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 1,36% from previous position (Quarter 4 2024) from 36,58 billion IDR to 37,08 billion IDR for less Stable Deposit increased by 0,80% from previous position (Quarter 4 2024) 81,35 trillion IDR to 82,00 trillion IDR.

2. Bank Mayapada total RSF as of Quarter 1 2025 decreased by 3,63% from previous position (Quarter 4 2024) from 77,07 trillion IDR to 74,28 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet decreased by 3,70% from previous position (Quarter 4 2024) from 76,85 trillion IDR to 74,01 trillion IDR (99,64% from total RSF) which consists of:

- I. Total NSFR HQLA decreased by 4,06% from previous position (Quarter 4 2024) from 429,68 billion IDR to 412,25 billion IDR (0,56% from total of Assets from balance sheet).
- II. Deposits held at other financial institutions for operational purposes increased by 7,03% from previous position (Quarter 4 2024) from 712,40 billion IDR to 762,50 billion IDR (1,03% 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 36,56% from previous position (Quarter 4 2024) from 43,50 trillion IDR to 59,40 trillion IDR (80,26% 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 0,83% from previous position (Quarter 4 2024) from 339,58 billion IDR to 336,76 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 increased by 36,85% from previous position (Quarter 4 2024) from 43,12 trillion IDR to 59,02 trillion IDR (99,35% from Total of Performing Loans and Securities).
 - c. Mortgages loan increased by 33,57% from previous position (Quarter 4 2024) from 35,53 billion IDR to 47,46 billion IDR (0,08% from Total of Performing Loans and Securities).
- IV. Other Assets decreased by 58,29% from previous position (Quarter 4 2024) from 32,21 trillion IDR to 13,44 trillion IDR (18,15% from total of Assets from Balance Sheet):
- a. Non performing loan decreased by 87,63% from previous position (Quarter 4 2024) from 22,63 trillion IDR to 2,80 trillion IDR (20,83% from Other Assets).
 - b. Fixed Asset increased by 0,05% from previous position (Quarter 4 2024) from 4,22 trillion IDR to 4,22 trillion IDR (31,42% from Other Assets).
 - c. The other assets not included in the above categories increased by 19,60% from previous position (Quarter 4 2024) from 5,36 trillion IDR to 6,42 trillion IDR (47,75% from Other Asset).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 1 2025 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is increased by 23,66% from previous position (Quarter 4 2024) from 206,50 billion IDR to 255,36 billion IDR (0,34 % 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 36,56% from previous position (Quarter 4 2024) from 43,50 trillion IDR to 59,40 trillion IDR or 80,26 % 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.