

LIQUIDITY COVERAGE RATIO (LCR) REPORT

Bank Name : PT Bank Mayapada Internasional Tbk
Position : Quarter 3 2026

(In Million IDR)

Num	Component	Quarter 3 2026		Quarter 2 2026	
		Amount	Final amount after haircut, run-off or rate inflow rate	Amount	Final amount after haircut, run-off or rate inflow rate
1	The number of points used in the LCR calculation		64 Days		57 Days
HIGH QUALITY LIQUID ASSET (HQLA)					
2	Total High Quality Liquid Asset (HQLA)		26.089.328		29.817.783
CASH OUTFLOW					
3	Retail deposit and Unsecured wholesale funding	69.041.614	6.900.762	67.685.540	6.765.292
	a. Stable deposits	67.983	3.399	65.232	3.262
	b. Less stable deposits	68.973.631	6.897.363	67.620.308	6.762.031
4	Corporates funding	29.731.048	11.140.769	30.384.767	11.199.829
	a. Operational deposits	4.338.699	996.582	5.865.603	1.398.806
	b. Non-operational deposits	25.392.349	10.144.188	24.519.164	9.801.023
	c. Unsecured debt issuance due in 30 days	-	-	-	-
5	Secured funding				
6	Additional requirement	4.276.996	1.588.184	4.606.161	1.514.018
	a. Net known derivatives payables	188.240	188.240	78.356	78.356
	b. Undrawn committed liquidity facilities to other financial institutions including securities firms, insurance companies, fiduciaries, and beneficiaries	-	-	-	-
	c. loss of funding on structured financing activities	-	-	-	-
	d. Currently undrawn committed credit and liquidity facilities	2.590.143	261.760	3.055.194	331.605
	e. Other contractual obligations to extend funds to	1.119.215	1.119.215	1.084.660	1.084.660
	f. Other contingent funding obligations	379.398	18.970	-	-
	g. Any other contractual cash outflows	-	-	387.951	19.398
7	TOTAL CASH OUTFLOW		19.629.716		19.479.139
CASH INFLOW					
8	Reverse repo and securities borrowing	-	-	-	-
9	Contractual inflows by counterparty	326.204	193.777	331.052	207.933
10	Other contractual cash inflows	188.173	188.173	78.345	78.345
11	TOTAL CASH INFLOW		381.950		286.279
		TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹	
12	TOTAL HQLA		26.089.328		29.817.783
13	TOTAL NET CASH OUTFLOWS		19.247.765		19.192.861
14	LCR (%)		135,54%		155,36%

Keterangan:

¹Adjusted value is calculated after the subtraction of haircut, run-off rate, and inflow rate as well as the maximum limit of HQLA components, such as the HQLA Level 2B and HQLA Level 2 maximum limits and the maximum cash flow limit calculated in the LCR.

QUALITATIVE ASSESSMENT OF LIQUIDITY CONDITION (QUARTERLY)

Bank Name : PT Bank Mayapada Internasional Tbk

Position : Quarter 3 2026

Analysis

Based on calculation, Bank Mayapada *Liquidity Coverage Ratio* (LCR) as of Quarter 3 2026 decrease by 19,81% from previous position (Quarter 2 2026) from 155,36% to 135,54%. The ratio is above minimum POJK requirement, which is minimum 100% LCR ratio based on POJK 19/2024.

LCR Assessment Component:

LCR Bank as of Quarter 3 2026 is from the comparison of *High Quality Liquid Asset* (HQLA) with *Net Cash Outflow* projection with the following details:

1. Bank Mayapada Total HQLA as of Quarter 3 2026 decrease by 12,50% comparing to Quarter 2 2026 from 29,82 trillion IDR to 26,09 trillion IDR. Bank HQLA composition still dominated by HQLA Level 1 with the biggest composition from placement BI with amounted after *haircut* is 16,40 trillion IDR (62,86% from the total of HQLA Level 1) that decrease by 15,44% comparing to Quarter 2 2026 from 19,40 trillion IDR. Bank Mayapada HQLA Level 1 consist of Central Bank (BI) Facility, and Central Bank (BI) Current Account.

In Quarter 3 2026, Bank does not have any liquidity reserve in HQLA Level 2A and 2B because the securities exposures that Bank Mayapada owned are from Central Bank and Government, which is not included in requirements component of HQLA Level 2A and Level 2B. This condition same as with previous position LCR Report (Quarter 2 2026).

2. Bank Mayapada *Net Cash Outflow* as of Quarter 3 2026 increase by 0,29%. Quarter 2 2026 from 19,19 trillion IDR to 19,25 trillion IDR. The value of *net cash outflow* projection that bank owned from subtraction between *cash outflow* and resulted *cash inflow* estimation.
3. Bank Mayapada *cash outflow* estimation as of Quarter 3 2026 increase by 0,77% comparing to Quarter 2 2026 from 19,48 trillion IDR to 19,63 trillion IDR, and *cash inflow* estimation increase by 33,42% comparing to Quarter 2 2026 from 286,28 billion IDR to 381,95 billion IDR.

In Quarter 3 2026, the *cash outflow* projection is estimated to occur over next 30 days after *run off rate* calculated consists of the following components:

1. Retail Deposit and Unsecured Wholesale Funding increase from previous position (Quarter 2 2026) from 6,46 trillion IDR to 6,58 trillion IDR.
2. Small and Micro Business Funding increase from previous position (Quarter 2 2026) from 302,95 billion IDR to 315,82 billion IDR.
3. Corporates Funding decrease from previous position (Quarter 2 2026) from 11,20 trillion IDR to 11,14 trillion IDR.
4. Currently Undrawn Committed Credit Facilities decrease from previous position (Quarter 2 2026) from 286,31 billion IDR to 246,70 billion IDR.

From data above can be concluded that the funding source is still dominated by same source from previous position (Quarter 2 2026) that from Corporates Funding that decrease from previous position (Quarter 2 2026) by 0,41% from 62,40% to 61,99% from total *cash outflow*. The funding source composition from Retail Deposit increase from previous position (Quarter 2 2026) by 0,63% from 36,00% to 36,64% from total *cash outflow*. The lowest funding source composition come from Currently Undrawn Committed Credit Facilities that decrease from previous position (Quarter 2 2026) by 0,22% from 1,60% to 1,37% from total *cash outflow*.

Whereas for *cash inflow* projection of Quarter 3 2026 that estimated for the next 30 days after the *inflow rate* calculation only from Contractual Inflows by Counterparty that dominate by Non-Financial Corporate Customers of 123,77 billion IDR or increase by 8,52% from previous position (Quarter 2 2026) amounted to 114,06 billion IDR.

Bank Liquidity Management

In Quarter 3 2026, Bank has met the LCR level in accordance with minimum requirements that indicating that the management of Bank Mayapada liquidity is adequately managed.

Generally, Bank liquidity risk is still the same as previous position (Quarter 2 2026) that dominated with withdrawal by Corporates Funding, whereas for the

derivatives exposure component does not exist both in cash outflow and cash inflow because Bank Mayapada product's and transaction are categorized as *plain vanilla*, so Bank has not had that type of exposures.

In order to maintain and manage the liquidity, Bank identifies, measures, monitorize and controlling the liquidity risk with adequately that supported by supervision of the liquidity related divisions towards Bank Mayapada liquidity condition through daily money market report, securities, maturity gap, liquidity gap, liquidity report and monthly ALCO meeting. With all of reports and the information, the board of Commissioners and Directors can monitorize the dynamics of Bank liquidity condition and maintain the quality of liquidity risk above the minimum requirements.

Bank Mayapada has prepared strategic steps to mitigate liquidity risk with policies and procedures that regulate Bank liquidity which part of risk management policies such as Liquidity Management Guidelines, ALMA Guidelines, and Bank *Contingency Funding Plan Policy*.