

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk

Position : September 2025

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 2 2025					Quarter 3 2025				
		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 :	13.478.448	-	-	26.335	13.504.783	13.547.430	-	-	-	13.547.430
2	Regulatory Capital	13.478.448	-	-	26.335	13.504.783	13.547.430	-	-	-	13.547.430
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	10.852.051	77.987.091	2.261.202	106.296	82.098.092	10.884.701	81.060.565	2.410.664	42.686	84.965.615
5	Stable deposits	26.968	2.754	-	-	28.236	50.166	1.669	-	-	49.244
6	Less stable deposits	10.825.082	77.984.337	2.261.202	106.296	82.069.856	10.834.535	81.058.896	2.410.664	42.686	84.916.371
7	Wholesale funding	4.847.290	31.101.975	493.332	82	15.568.736	4.852.480	33.700.276	806.349	12.400	16.478.194
8	Operational deposits	4.727.644	-	-	-	2.363.822	4.605.309	-	-	-	2.302.655
9	Other wholesale funding	119.646	31.101.975	493.332	82	13.204.914	247.171	33.700.276	806.349	12.400	14.175.539
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	2.677.544	-	-	-	-	2.843.436	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	2.677.544	-	-	-	-	2.843.436	-	-	-	-
14	<b>Total ASF</b>					<b>111.171.610</b>					<b>114.991.240</b>

## RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF	Quarter 2 2025					Quarter 3 2025					
	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				336.176					349.162	
16	Deposits held at other financial institutions for operational purposes	1.153.716	795.779	-	-	974.747	1.754.523	806.913	-	-	1.280.718
17	Performing loans and securities	-	55.011.392	19.316.275	27.580.169	60.621.289	-	48.500.807	25.241.657	8.105.257	43.754.124
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	-	104.672	230.017	339.640	470.350	-	158.655	84.788	326.355	392.547
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:	-	54.906.635	19.085.503	27.192.444	60.109.647	-	48.342.139	25.156.198	7.717.723	43.309.233
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:	-	85	755	48.085	41.292	-	13	670	61.179	52.343
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:	-	2.623.907	2.610	11.635.322	14.261.839	-	2.599.992	7.189	32.451.719	35.058.900
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	-	2.623.907	2.610	11.635.322	14.261.839	-	2.599.992	7.189	32.451.719	35.058.900
32	Off-balance sheet items		2.278.602	1.201.576	1.252.478	236.633		1.707.357	1.677.654	1.573.550	247.928
33	Total RSF					76.430.683					80.690.832
34	Net Stable Funding Ratio (%)					145,45%					142,51%

<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 3 2025 decreased by 2,95% from previous position (Quarter 2 2025) from 145,45% to 142,51%. 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 3 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 3 2025 increased by 3,44% from previous position (Quarter 2 2025) from 111,17 trillion IDR to 114,99 trillion IDR after calculated with ASF weighted, with the following details:
  - i. Capital increased by 0,32% from previous position (Quarter 2 2025) from 13,50 trillion IDR to 13,55 trillion IDR (11,78% from total ASF).
  - ii. Retail (Individual) deposits increased by 3,49% from previous position (Quarter 2 2025) from 82,10 trillion IDR to 84,97 trillion IDR (73,89% from total ASF).
  - iii. Wholesale (Corporate) funding increased by 5,84% from previous position (Quarter 2 2025) from 15,57 trillion IDR to 16,48 trillion IDR (14,33% 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 74,40% from previous position (Quarter 2 2025) from 28,24 billion IDR to 49,24 billion IDR for less Stable Deposit increased by 3,47% from previous position (Quarter 2 2025) 82,07 trillion IDR to 84,92 trillion IDR.

2. Bank Mayapada total RSF as of Quarter 3 2025 increased by 5,57% from previous position (Quarter 2 2025) from 76,43 trillion IDR to 80,69 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet increased by 5,58% from previous position (Quarter 2 2025) from 76,19 trillion IDR to 80,44 trillion IDR (99,69% from total RSF) which consists of:

- I. Total NSFR HQLA increased by 3,86% from previous position (Quarter 2 2025) from 336,18 billion IDR to 349,16 billion IDR (0,43% from total of Assets from balance sheet).
- II. Deposits held at other financial institutions for operational purposes increased by 31,39% from previous position (Quarter 2 2025) from 974,75 billion IDR to 1280,72 billion IDR (1,59% 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 27,82% from previous position (Quarter 2 2025) from 60,62 trillion IDR to 43,75 trillion IDR (54,39% 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 16,54% from previous position (Quarter 2 2025) from 470,35 billion IDR to 392,55 billion IDR (0,90% 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 27,95% from previous position (Quarter 2 2025) from 60,11 trillion IDR to 43,31 trillion IDR (98,98% from Total of Performing Loans and Securities).
  - c. Mortgages loan increased by 26,76% from previous position (Quarter 2 2025) from 41,29 billion IDR to 52,34 billion IDR (0,12% from Total of Performing Loans and Securities).
- IV. Other Assets increased by 145,82% from previous position (Quarter 2 2025) from 14,26 trillion IDR to 35,06 trillion IDR (43,58% from total of Assets from Balance Sheet):
- a. Non performing loan increased by 743,42% from previous position (Quarter 2 2025) from 2,66 trillion IDR to 22,42 trillion IDR (63,95% from Other Assets).
  - b. Fixed Asset decreased by 1,45% from previous position (Quarter 2 2025) from 4,19 trillion IDR to 4,13 trillion IDR (11,77% from Other Assets).
  - c. The other assets not included in the above categories increased by 14,79% from previous position (Quarter 2 2025) from 7,42 trillion IDR to 8,51 trillion IDR (24,28% from Other Asset).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 3 2025 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is decreased by 0,09% from previous position (Quarter 2 2025) from 218,00 billion IDR to 217,80 billion IDR (0,27 % from Total RSF).

The compositions of RSF are dominated by Assets in Balance Sheet or 99,69% 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 27,82% from previous position (Quarter 2 2025) from 60,62 trillion IDR to 43,75 trillion IDR or 54,39 % 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.