

NSFR REPORT

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

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 3 2025					Quarter 4 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 :	13.547.430	-	-	-	13.547.430	14.853.005	-	-	-	14.853.005
2	Regulatory Capital	13.547.430	-	-	-	13.547.430	14.853.005	-	-	-	14.853.005
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	10.884.701	81.060.565	2.410.664	42.686	84.965.615	11.137.533	83.552.645	2.861.627	223.377	88.022.518
5	Stable deposits	50.166	1.669	-	-	49.244	49.298	1.044	-	-	47.825
6	Less stable deposits	10.834.535	81.058.896	2.410.664	42.686	84.916.371	11.088.235	83.551.601	2.861.627	223.377	87.974.694
7	Wholesale funding	4.852.480	33.700.276	806.349	12.400	16.478.194	6.304.158	36.360.433	1.136.107	170.345	18.826.367
8	Operational deposits	4.605.309	-	-	-	2.302.655	5.992.679	-	-	-	2.996.339
9	Other wholesale funding	247.171	33.700.276	806.349	12.400	14.175.539	311.479	36.360.433	1.136.107	170.345	15.830.028
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	2.843.436	-	-	-	-	4.540.783	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	2.843.436	-	-	-	-	4.540.783	-	-	-	-
14	Total ASF					114.991.240					121.701.891

RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF	Quarter 3 2025					Quarter 4 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					349.162					343.711
16	Deposits held at other financial institutions for operational purposes	1.754.523	806.913	-	-	1.280.718	1.619.800	691.249	-	-	1.155.524
17	Performing loans and securities	-	48.500.807	25.241.657	8.105.257	43.754.124	-	44.730.310	31.961.610	8.005.701	45.131.173
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	-	158.655	84.788	326.355	392.547	-	191.877	38.646	316.823	364.928
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:	-	48.342.139	25.156.198	7.717.723	43.309.233	-	44.538.045	31.922.580	7.627.885	44.714.015
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:	-	13	670	61.179	52.343	-	388	383	60.994	52.230
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:	-	2.599.992	7.189	32.451.719	35.058.900	-	2.447.342	2.769	33.113.081	35.563.191
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	-	2.599.992	7.189	32.451.719	35.058.900	-	2.447.342	2.769	33.113.081	35.563.191
32	Off-balance sheet items	-	1.707.357	1.677.654	1.573.550	247.928	-	2.101.996	1.124.813	1.738.746	248.278
33	Total RSF					80.690.832					82.441.877
34	Net Stable Funding Ratio (%)					142,51%					147,62%

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 2025 Increased by 5,11% from previous position (Quarter 3 2025) from 142,51% to 147,62%. 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 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 4 2025 increased by 5,84% from previous position (Quarter 3 2025) from 114,99 trillion IDR to 121,70 trillion IDR after calculated with ASF weighted, with the following details:
 - i. Capital increased by 9,64% from previous position (Quarter 3 2025) from 13,55 trillion IDR to 14,85 trillion IDR (12,20% from total ASF).
 - ii. Retail (Individual) deposits increased by 3,60% from previous position (Quarter 3 2025) from 84,97 trillion IDR to 88,02 trillion IDR (72,33% from total ASF).
 - iii. Wholesale (Corporate) funding increased by 14,25% from previous position (Quarter 3 2025) from 16,48 trillion IDR to 18,83 trillion IDR (15,47% 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 2,88% from previous position (Quarter 3 2025) from 49,24 billion IDR to 47,82 billion IDR for less Stable Deposit increased by 3,60% from previous position (Quarter 3 2025) 84,92 trillion IDR to 87,97 trillion IDR.

2. Bank Mayapada total RSF as of Quarter 4 2025 increased by 2,17% from previous position (Quarter 3 2025) from 80,69 trillion IDR to 82,44 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet increased by 2,18% from previous position (Quarter 3 2025) from 80,44 trillion IDR to 82,19 trillion IDR (99,70% from total RSF) which consists of:

- I. Total NSFR HQLA decreased by 1,56% from previous position (Quarter 3 2025) from 349,16 billion IDR to 343,71 billion IDR (0,42% from total of Assets from balance sheet).
- II. Deposits held at other financial institutions for operational purposes decreased by 9,78% from previous position (Quarter 3 2025) from 1,28 trillion IDR to 1,16 trillion IDR (1,41% 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 3,15% from previous position (Quarter 3 2025) from 43,75 trillion IDR to 45,13 trillion IDR (54,91% 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 7,04% from previous position (Quarter 3 2025) from 392,55 billion IDR to 364,93 billion IDR (0,81% 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 3,24% from previous position (Quarter 3 2025) from 43,31 trillion IDR to 44,71 trillion IDR (99,08% from Total of Performing Loans and Securities).
 - c. Mortgages loan decreased by 0,22% from previous position (Quarter 3 2025) from 52,34 billion IDR to 52,23 billion IDR (0,12% from Total of Performing Loans and Securities).
- IV. Other Assets increased by 1,44% from previous position (Quarter 3 2025) from 35,06 trillion IDR to 35,56 trillion IDR (43,27% from total of Assets from Balance Sheet):
- a. Non performing loan decreased by 0,82% from previous position (Quarter 3 2025) from 22,42 trillion IDR to 22,24 trillion IDR (62,52% from Other Assets).
 - b. Fixed Asset decreased by 27,42% from previous position (Quarter 3 2025) from 4,13 trillion IDR to 2,99 trillion IDR (8,42% from Other Assets).
 - c. The other assets not included in the above categories increased by 21,38% from previous position (Quarter 3 2025) from 8,51 trillion IDR to 10,33 trillion IDR (29,06% from Other Asset).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 4 2025 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is increased by 2,98% from previous position (Quarter 3 2025) from 217,80 billion IDR to 224,28 billion IDR (0,27 % from Total RSF).

The compositions of RSF are dominated by Assets in Balance Sheet or 99,70% 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 3,15% from previous position (Quarter 3 2025) from 43,75 trillion IDR to 45,13 trillion IDR or 54,91 % 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.