NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk
Position : June 2026

A. NSFR CALCULATION
ASF *(Available Stable Funding)* **(In Millions Rupiah)**

	ASF Component	Quarter 1 2026					Quarter 2 2026				
		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 :	16.045.282	-	-	0	16.045.282	16.350.952	-	-	0	16.350.952
2	*Regulatory Capital*	16.045.282	-	-	0	16.045.282	16.350.952	-	-	0	16.350.952
3	*Other capital instruments*	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	11.151.755	87.750.642	3.489.282	244.604	92.399.328	11.023.229	88.241.647	2.772.502	100.081	91.935.988
5	*Stable deposits*	43.176	1.096	-	-	42.058	44.156	1.192	-	-	43.081
6	*Less stable deposits*	11.108.579	87.749.546	3.489.282	244.604	92.357.270	10.979.073	88.240.455	2.772.502	100.081	91.892.907
7	*Wholesale funding*	5.833.404	37.575.953	1.214.357	114	19.683.650	6.111.992	37.168.573	1.260.423	171.000	19.951.668
8	*Operational deposits*	5.398.400	-	-	-	2.699.200	5.659.494	-	-	-	2.829.747
9	*Other wholesale funding*	435.003	37.575.953	1.214.357	114	16.984.450	452.498	37.168.573	1.260.423	171.000	17.121.921
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	2.646.404				-	2.663.251				-
12	*NSFR derivative liabilities*										
13	*All other liabilities and equity not included in the above categories*	2.646.404	-	-	-	-	2.663.251	-	-	-	-
14	**Total ASF**					**128.128.260**					**128.238.608**

RSF *(Required Stable Funding)* **(In Millions Rupiah)**

Komponen RSF		Quarter 1 2026					Quarter 2 2026				
		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					348.799					342.182
16	Deposits held at other financial institutions for operational purposes	1.382.403	314.789	111.691	-	904.442	3.030.494	447.143	-	-	1.738.818
17	Performing loans and securities	-	43.845.810	25.296.046	17.393.758	49.385.883	-	47.137.734	22.110.499	18.217.005	50.154.865
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*	-	47.622	169.707	312.858	404.854	-	6.831	160.440	324.570	405.815
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:*	-	43.797.945	25.126.108	17.022.638	48.931.269	-	47.130.735	21.949.874	17.835.022	49.700.074
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:*	-	243	231	58.262	49.760	-	167	185	57.412	48.977
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:	-	3.052.491	3.903	33.986.983	37.043.376	-	3.264.423	20.742	35.143.367	38.428.532
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*	-	3.052.491	3.903	33.986.983	37.043.376	-	3.264.423	20.742	35.143.367	38.428.532
32	Off-balance sheet items		2.458.983	868.702	1.579.247	245.347		1.929.305	1.232.034	1.599.298	**238.032**
33	**Total RSF**					**87.927.847**					**90.902.429**
34	***Net Stable Funding Ratio* (%)**					**145,72%**					**141,07%**

[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 2 2026 decreased by 4,65% from previous position (Quarter 1 2026) from 145,72% to 141,07%. 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 2 2026 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 2 2026 increased by 0,09% from previous position (Quarter 1 2026) from 128,13 trillion IDR to 128,24 trillion IDR after calculated with ASF weighted, with the following details: i. Capital increased by 1,91% from previous position (Quarter 1 2026) from 16,05 trillion IDR to 16,35 trillion IDR (12,75% from total ASF). ii. Retail (Individual) deposits decreased by 0,50% from previous position (Quarter 1 2026) from 92,40 trillion IDR to 91,94 trillion IDR (71,69% from total ASF). iii. Wholesale (Corporate) funding increased by 1,36% from previous position (Quarter 1 2026) from 19,68 trillion IDR to 19,95 trillion IDR (15,56% 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 2,43% from previous position (Quarter 1 2026) from 42,06 billion IDR to 43,08 biillion IDR for less Stable Deposit decreased by 0,50% from previous position (Quarter 1 2026) 92,36 trillion IDR to 91,89 trillion IDR. 2. Bank Mayapada total RSF as of Quarter 2 2026 increased by 3,38% from previous position (Quarter 1 2026) from 87,93 trillion IDR to 90,90 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet. Assets from Balance Sheet increased by 3,40% from previous position (Quarter 1 2026) from 87,68 trillion IDR to 90,66 trillion IDR (99,74% from total RSF) which consists of: I. Total NSFR HQLA decreased by 1,90% from previous position (Quarter 1 2026) from 348,80 billion IDR to 342,18 billion IDR (0,38% from total of Assets from balance sheet). II. Deposits held at other financial institutions for operational purposes increased by 92,25% from previous position (Quarter 1 2026) from 904,44 billion IDR to 1,74 trillion IDR (1,92% from total of Assets from balance sheet). III. Loans in pass and special mention category and securities in pass and substandard category increased by 1,56% from previous position (Quarter 1 2026) from 49,39 trillion IDR to 50,15 trillion IDR (55,32% 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 0,24% from previous position (Quarter 1 2026) from 404,85 billion IDR to 405,81 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 1,57% from previous position (Quarter 1 2026) from 48,93 trillion IDR to 49,70 trillion IDR (99,09% from Total of Performing Loans and Securities).
c. Mortgages loan decreased by 1,57% from previous position (Quarter 1 2026) from 49,76 billion IDR to 48,98 billion IDR (0,10% from Total of Performing Loans and Securities).

IV. Other Assets increased by 3,74% from previous position (Quarter 1 2026) from 37,04 trillion IDR to 38,43 trillion IDR (42,39% from total of Assets from Balance Sheet):
a. Non performing loan increased by 1,55% from previous position (Quarter 1 2026) from 22,84 trillion IDR to 23,20 trillion IDR (60,37% from Other Assets).
b. Fixed Asset decreased by 1,07% from previous position (Quarter 1 2026) from 2,98 trillion IDR to 2,94 trillion IDR (7,66% from Other Assets).
c. The other assets not included in the above categories increased by 9,48% from previous position (Quarter 1 2026) from 11,22 trillion IDR to 12,29 trillion IDR (31,97% from Other Asset).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 2 2026 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is decreased by 3,97% from previous position (Quarter 1 2026) from 221,11 billion IDR to 212,32 billion IDR (0,23 % from Total RSF).

The compositions of RSF are dominated by Assets in Balance Sheet or 99,74% 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 1,56% from previous position (Quarter 1 2026) from 49,39 trillion IDR to 50,15 trillion IDR or 55,32 % 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.