

# NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk

Position : September 2026

## A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

| ASF Component |                                                                       | Quarter 2 2026                        |            |                     |         |                | Quarter 3 2026                        |            |                     |         |                |
|---------------|-----------------------------------------------------------------------|---------------------------------------|------------|---------------------|---------|----------------|---------------------------------------|------------|---------------------|---------|----------------|
|               |                                                                       | 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 :                                                             | 16.350.952                            | -          | -                   | 0       | 16.350.952     | 16.627.249                            | -          | -                   | 0       | 16.627.249     |
| 2             | Regulatory Capital                                                    | 16.350.952                            | -          | -                   | 0       | 16.350.952     | 16.627.249                            | -          | -                   | 0       | 16.627.249     |
| 3             | Other capital instruments                                             | -                                     | -          | -                   | -       | -              | -                                     | -          | -                   | -       | -              |
| 4             | Retail deposits and deposits from small business customers            | 11.023.229                            | 88.241.647 | 2.772.502           | 100.081 | 91.935.988     | 11.246.967                            | 88.957.022 | 2.295.451           | 96.957  | 92.348.814     |
| 5             | Stable deposits                                                       | 44.156                                | 1.192      | -                   | -       | 43.081         | 46.051                                | 1.144      | -                   | -       | 44.835         |
| 6             | Less stable deposits                                                  | 10.979.073                            | 88.240.455 | 2.772.502           | 100.081 | 91.892.907     | 11.200.916                            | 88.955.878 | 2.295.451           | 96.957  | 92.303.978     |
| 7             | Wholesale funding                                                     | 6.111.992                             | 37.168.573 | 1.260.423           | 171.000 | 19.951.668     | 6.824.354                             | 39.006.017 | 705.088             | 5.100   | 20.889.622     |
| 8             | Operational deposits                                                  | 5.659.494                             | -          | -                   | -       | 2.829.747      | 6.386.036                             | -          | -                   | -       | 3.193.018      |
| 9             | Other wholesale funding                                               | 452.498                               | 37.168.573 | 1.260.423           | 171.000 | 17.121.921     | 438.318                               | 39.006.017 | 705.088             | 5.100   | 17.696.604     |
| 10            | Liabilities with matching interdependent assets                       | -                                     | -          | -                   | -       | -              | -                                     | -          | -                   | -       | -              |
| 11            | Other liabilities                                                     | 2.663.251                             | -          | -                   | -       | -              | 3.430.281                             | -          | -                   | -       | -              |
| 12            | NSFR derivative liabilities                                           | -                                     | -          | -                   | -       | -              | -                                     | -          | -                   | -       | -              |
| 13            | All other liabilities and equity not included in the above categories | 2.663.251                             | -          | -                   | -       | -              | 3.430.281                             | -          | -                   | -       | -              |
| 14            | Total ASF                                                             | -                                     | -          | -                   | -       | 128.238.608    | -                                     | -          | -                   | -       | 129.865.685    |

## RSF (Required Stable Funding)

(In Millions Rupiah)

| Komponen RSF |                                                                                                                                                               | Quarter 2 2026                        |            |                     |            |                | Quarter 3 2026                        |            |                     |            |                |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|------------|---------------------|------------|----------------|---------------------------------------|------------|---------------------|------------|----------------|
|              |                                                                                                                                                               | 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                                                                                                                                               |                                       |            |                     |            | 342.182        |                                       |            |                     |            | 446.419        |
| 16           | Deposits held at other financial institutions for operational purposes                                                                                        | 3.030.494                             | 447.143    | -                   | -          | 1.738.818      | 1.296.576                             | 625.127    | -                   | -          | 960.852        |
| 17           | Performing loans and securities                                                                                                                               | -                                     | 47.137.734 | 22.110.499          | 18.217.005 | 50.154.865     | -                                     | 47.275.610 | 22.058.453          | 40.828.835 | 69.361.939     |
| 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                               | -                                     | 6.831      | 160.440             | 324.570    | 405.815        | -                                     | 161.717    | 8.175               | 313.325    | 341.670        |
| 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: | -                                     | 47.130.735 | 21.949.874          | 17.835.022 | 49.700.074     | -                                     | 47.113.834 | 22.050.040          | 40.460.289 | 68.973.183     |
| 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:                                                                                                                   | -                                     | 167        | 185                 | 57.412     | 48.977         | -                                     | 59         | 238                 | 55.220     | 47.085         |
| 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:                                                                                                                                                 | -                                     | 3.264.423  | 20.742              | 35.143.367 | 38.428.532     | -                                     | 3.011.702  | 6.616               | 16.031.740 | 19.050.058     |
| 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                                                                                                         | -                                     | 3.264.423  | 20.742              | 35.143.367 | 38.428.532     | -                                     | 3.011.702  | 6.616               | 16.031.740 | 19.050.058     |
| 32           | Off-balance sheet items                                                                                                                                       |                                       | 1.929.305  | 1.232.034           | 1.599.298  | 238.032        |                                       | 1.362.028  | 1.487.906           | 1.299.593  | 207.476        |
| 33           | Total RSF                                                                                                                                                     |                                       |            |                     |            | 90.902.429     |                                       |            |                     |            | 90.026.745     |
| 34           | Net Stable Funding Ratio (%)                                                                                                                                  |                                       |            |                     |            | 141,07%        |                                       |            |                     |            | 144,25%        |

<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 2026 Increased by 3,18% from previous position (Quarter 2 2026) from 141,07% to 144,25%. 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 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 3 2026 increased by 1,27% from previous position (Quarter 2 2026) from 128,24 trillion IDR to 129,87 trillion IDR after calculated with ASF weighted, with the following details:
  - i. Capital increased by 1,69% from previous position (Quarter 2 2026) from 16,35 trillion IDR to 16,63 trillion IDR.
  - ii. Retail (Individual) deposits increased by 0,45% from previous position (Quarter 2 2026) from 91,94 trillion IDR to 92,35 trillion IDR.
  - iii. Wholesale (Corporate) funding increased by 4,70% from previous position (Quarter 2 2026) from 19,95 trillion IDR to 20,89 trillion IDR.

ASF composition is dominated by Retail (Individual) deposits that increased by 4,07% from previous position (Quarter 2 2026).

2. Bank Mayapada total RSF as of Quarter 3 2026 decreased by 0,96% from previous position (Quarter 2 2026) from 90,90 trillion IDR to 90,03 trillion IDR that consists:
  - I. Total of NSFR HQLA 446,42 billion IDR.
  - II. Deposits held at other financial institutions for operational purposes 960,85 billion IDR.
  - III. Loans in pass and special mention category 69,36 trillion IDR.
  - IV. Other Assets 19,05 trillion IDR.
  - V. Off-Balance Sheet transaction after RSF weighted percentage factor 189,75 billion IDR.

The compositions of RSF are dominated by Assets in Balance Sheet or 99,77% from total RSF with RSF calculation dominated by Loans in pass and special mention category and securities in pass and sub standard category.

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 can be used only to repay the related liabilities and assets as well.