

NSFR REPORT

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

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 4 2025					Quarter 1 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 :	14.853.005	-	-	-	14.853.005	16.045.282	-	-	0	16.045.282
2	Regulatory Capital	14.853.005	-	-	-	14.853.005	16.045.282	-	-	0	16.045.282
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	11.137.533	83.552.645	2.861.627	223.377	88.022.518	11.151.755	87.750.642	3.489.282	244.604	92.399.328
5	Stable deposits	49.298	1.044	-	-	47.825	43.176	1.096	-	-	42.058
6	Less stable deposits	11.088.235	83.551.601	2.861.627	223.377	87.974.694	11.108.579	87.749.546	3.489.282	244.604	92.357.270
7	Wholesale funding	6.304.158	36.360.433	1.136.107	170.345	18.826.367	5.833.404	37.575.953	1.214.357	114	19.683.650
8	Operational deposits	5.992.679	-	-	-	2.996.339	5.398.400	-	-	-	2.699.200
9	Other wholesale funding	311.479	36.360.433	1.136.107	170.345	15.830.028	435.003	37.575.953	1.214.357	114	16.984.450
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	4.540.783	-	-	-	-	2.646.404	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	4.540.783	-	-	-	-	2.646.404	-	-	-	-
14	Total ASF					121.701.891					128.128.260

RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF	Quarter 4 2025					Quarter 1 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					343.711					348.799
16	Deposits held at other financial institutions for operational purposes	1.619.800	691.249	-	-	1.155.524	1.382.403	314.789	111.691	-	904.442
17	Performing loans and securities	-	44.730.310	31.961.610	8.005.701	45.131.173	-	43.845.810	25.296.046	17.393.758	49.385.883
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	-	191.877	38.646	316.823	364.928	-	47.622	169.707	312.858	404.854
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:	-	44.538.045	31.922.580	7.627.885	44.714.015	-	43.797.945	25.126.108	17.022.638	48.931.269
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:	-	388	383	60.994	52.230	-	243	231	58.262	49.760
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:	-	2.447.342	2.769	33.113.081	35.563.191	-	3.052.491	3.903	33.986.983	37.043.376
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	-	2.447.342	2.769	33.113.081	35.563.191	-	3.052.491	3.903	33.986.983	37.043.376
32	Off-balance sheet items	-	2.101.996	1.124.813	1.738.746	248.278	-	2.458.983	868.702	1.579.247	245.347
33	Total RSF					82.441.877					87.927.847
34	Net Stable Funding Ratio (%)					147,62%					145,72%

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 1 2026 decreased by 1,90% from previous position (Quarter 4 2025) from 147,62% to 145,72%. 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 1 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 1 2026 increased by 5,28% from previous position (Quarter 4 2025) from 121,70 trillion IDR to 128,13 trillion IDR after calculated with ASF weighted, with the following details:
 - i. Capital increased by 8,03% from previous position (Quarter 4 2025) from 14,85 trillion IDR to 16,05 trillion IDR (12,52% from total ASF).
 - ii. Retail (Individual) deposits increased by 4,97% from previous position (Quarter 4 2025) from 88,02 trillion IDR to 92,40 trillion IDR (72,11% from total ASF).
 - iii. Wholesale (Corporate) funding increased by 4,55% from previous position (Quarter 4 2025) from 18,83 trillion IDR to 19,68 trillion IDR (15,36% 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 12,06% from previous position (Quarter 4 2025) from 47,82 billion IDR to 42,06 billion IDR for less Stable Deposit increased by 4,98% from previous position (Quarter 4 2025) 87,97 trillion IDR to 92,36 trillion IDR.

2. Bank Mayapada total RSF as of Quarter 1 2026 increased by 6,65% from previous position (Quarter 4 2025) from 82,44 trillion IDR to 87,93 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet increased by 6,68% from previous position (Quarter 4 2025) from 82,19 trillion IDR to 87,68 trillion IDR (99,72% from total RSF) which consists of:

- I. Total NSFR HQLA increased by 1,48% from previous position (Quarter 4 2025) from 343,71 billion IDR to 348,80 billion IDR (0,40% from total of Assets from balance sheet).
- II. Deposits held at other financial institutions for operational purposes decreased by 21,73% from previous position (Quarter 4 2025) from 1,16 trillion IDR to 904,44 billion IDR (1,03% 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 9,43% from previous position (Quarter 4 2025) from 45,13 trillion IDR to 49,39 trillion IDR (56,32% 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 10,94% from previous position (Quarter 4 2025) from 364,93 billion IDR to 404,85 billion IDR (0,82% 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 9,43% from previous position (Quarter 4 2025) from 44,71 trillion IDR to 48,93 trillion IDR (99,08% from Total of Performing Loans and Securities).
 - c. Mortgages loan decreased by 4,73% from previous position (Quarter 4 2025) from 52,23 billion IDR to 49,76 billion IDR (0,10% from Total of Performing Loans and Securities).
- IV. Other Assets increased by 4,16% from previous position (Quarter 4 2025) from 35,56 trillion IDR to 37,04 trillion IDR (42,25% from total of Assets from Balance Sheet):
- a. Non performing loan increased by 2,74% from previous position (Quarter 4 2025) from 22,24 trillion IDR to 22,84 trillion IDR (61,67% from Other Assets).
 - b. Fixed Asset decreased by 0,63% from previous position (Quarter 4 2025) from 2,99 trillion IDR to 2,98 trillion IDR (8,03% from Other Assets).
 - c. The other assets not included in the above categories increased by 8,61% from previous position (Quarter 4 2025) from 10,33 trillion IDR to 11,22 trillion IDR (30,30% from Other Asset).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 1 2026 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is decreased by 1,41% from previous position (Quarter 4 2025) from 224,28 billion IDR to 221,11 billion IDR (0,25 % from Total RSF).

The compositions of RSF are dominated by Assets in Balance Sheet or 99,72% 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 9,43% from previous position (Quarter 4 2025) from 45,13 trillion IDR to 49,39 trillion IDR or 56,32 % 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.