

## Net Stable Funding Ratio (NSFR) – Individual March 2026

| Komponen ASF<br>ASF Components   | Posisi Tanggal Laporan (December/2025)  |                         |  |                       |  | Posisi Tanggal Laporan (Maret/2026)   |                         |  |                       |  | No. Ref. dari<br>Kertas Kerja<br>NSFR<br>Ref. No. from<br>NSFR Work<br>Paper |
|--|---|-------------------------|--|-----------------------|--|---|-------------------------|--|-----------------------|--|--|
|  | Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah)<br>Recorded Value Based on Remaining Time Period (in million rupiah) |                         |  |                       | Total Nilai Tertimbang<br>Total Weighted Value | Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah)<br>Recorded Value Based on Remaining Time Period (in million rupiah) |                         |  |                       | Total Nilai Tertimbang<br>Total Weighted Value |  |
|  | Tanpa Jangka Waktu<br>Without Time Period   | < 6 bulan<br>< 6 Months | ≥ 6 bulan - < 1 tahun<br>≥ 6 months - < 1 year | ≥ 1 tahun<br>≥ 1 year |  | Tanpa Jangka Waktu<br>Without Time Period   | < 6 bulan<br>< 6 Months | ≥ 6 bulan - < 1 tahun<br>≥ 6 months - < 1 year | ≥ 1 tahun<br>≥ 1 year |  |  |
| 1 Modal / Capital  | 15,586,050  | -                       | -  | 1,667,500             | 17,253,550                                     | 15,858,228  | -                       | -  | 1,699,450             | 17,557,678                                     |  |
| 2 Modal sesuai POJK KPMM<br>Capital in accordance with POJK KPMM   | 15,586,050  | -                       | -  | 1,667,500             | 17,253,550                                     | 15,858,228  | -                       | -  | 1,699,450             | 17,557,678                                     | 1.1<br>1.2   |
| 3 Instrumen modal lainnya<br>Other capital instrument  | -   | -                       | -  | -                     | -  | -   | -                       | -  | -                     | -  | 1.3  |
| 4 Simpanan yang berasal dari nasabah perorangan dan pendanaan yang berasal dari nasabah usaha mikro dan usaha kecil:<br>Deposits originating from individual customers and funding from micro and small business customers | 10,570,864  | 30,287,639              | 367,188  | 44                    | 37,152,020                                     | 12,076,252  | 32,321,755              | 727,047  | 388                   | 40,670,930                                     | 2<br>3   |
| 5 Simpanan dan pendanaan stabil<br>Deposits and funding are stable   | 913,641   | 63,126                  | 331  | -                     | 928,243  | 1,066,112   | 92,338                  | 1,428  | -                     | 1,101,884                                      | 2.1<br>3.1   |
| 6 Simpanan dan pendanaan kurang stabil<br>Deposits and funding are less stable   | 9,657,223   | 30,224,513              | 366,857  | 44                    | 36,223,777                                     | 11,010,141  | 32,229,417              | 725,619  | 388                   | 39,569,047                                     | 2.2<br>3.2   |
| 7 Pendanaan yang berasal dari nasabah korporasi:<br>Funding originating from corporate customers:  | 39,779,672  | 26,489,532              | 1,809,809                                      | 4,705,673             | 23,743,842                                     | 42,549,630  | 31,867,575              | 2,130,840                                      | 4,583,450             | 26,976,948                                     | 4  |
| 8 Simpanan operasional/ Operational savings  | 19,065,814  | -                       | -  | -                     | 9,532,907                                      | 19,193,469  | -                       | -  | -                     | 9,596,734                                      | 4.1  |
| 9 Pendanaan lainnya yang berasal dari nasabah korporasi<br>Other funding comes from corporate customers  | 20,713,858  | 26,489,532              | 1,809,809                                      | 4,705,673             | 14,210,936                                     | 23,356,162  | 31,867,575              | 2,130,840                                      | 4,583,450             | 17,380,214                                     | 4.2  |
| 10 Liabilitas yang memiliki pasangan aset yang saling bergantung<br>Liabilities that have pairs of assets that are interdependent  | -   | 1,208,823               | -  | -                     | -  | -   | 1,842,219               | 369,118  | -                     | -  | 5  |
| 11 Liabilitas dan ekuitas lainnya :<br>Other liabilities and equity:   | 4,266,849   | -                       | -  | 486,725               | 486,725  | 4,614,110   | 170,998                 | -  | 452,063               | 452,063  | 6  |
| 12 NSFR liabilitas derivatif<br>NSFR derivative liabilities  |   |                         |  |                       |  |   |                         |  |                       |  | 6.1  |
| 13 Ekuitas dan liabilitas lainnya yang tidak masuk dalam kategori diatas<br>Equity and other liabilities that are not included in the above categories   | 4,266,849   | -                       | -  | 486,725               | 486,725  | 4,614,110   | 170,998                 | -  | 452,063               | 452,063  | 6.2 s.d. 6.5   |
| 14 Total ASF   |   |                         |  |                       | 78,636,138                                     |   |                         |  |                       | 85,657,619                                     | 7  |

| Komponen RSF<br>RSF Components | Posisi Tanggal Laporan (September/2025)   |                         |  |                       |  | Posisi Tanggal Laporan (December/2025)  |                         |  |                       |  | No. Ref. dari<br>Kertas Kerja<br>NSFR<br>Ref. No. from<br>NSFR Work<br>Paper |                           |
|--------------------------------|---|-------------------------|--|-----------------------|--|---|-------------------------|--|-----------------------|--|--|---------------------------|
|                                | Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah)<br>Recorded Value Based on Remaining Time Period (in million rupiah)   |                         |  |                       | Total Nilai Tertimbang<br>Total Weighted Value | Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah)<br>Recorded Value Based on Remaining Time Period (in million rupiah) |                         |  |                       | Total Nilai Tertimbang<br>Total Weighted Value |  |                           |
|                                | Tanpa Jangka<br>Waktu'<br>Without Time Period   | < 6 bulan<br>< 6 Months | ≥ 6 bulan - < 1 tahun<br>≥ 6 months - < 1 year | ≥ 1 tahun<br>≥ 1 year |  | Tanpa Jangka<br>Waktu'<br>Without Time Period   | < 6 bulan<br>< 6 Months | ≥ 6 bulan - < 1<br>tahun<br>≥ 6 months - < 1<br>year | ≥ 1 tahun<br>≥ 1 year |  |  |                           |
| 15                             | Total HQLA dalam rangka perhitungan NSFR<br>Total HQLA in NSFR calculation  |                         |  |                       | 1,096,374                                      |   |                         |  |                       | 983,463  | 1  |                           |
| 16                             | Simpanan pada lembaga keuangan lain untuk tujuan operasional<br>Deposits with other financial institutions for operational purposes   | -                       | -  | -                     | -  | -   | -                       | -  | -                     | -  | 2  |                           |
| 17                             | Pinjaman dengan kategori Lancar dan Dalam Perhatian Khusus<br>(performing)<br>Loans categorized as Current and Under Special Attention<br>(performing)  | -                       | 52,646,906                                     | 5,370,158             | 31,501,552                                     | 52,455,662  | -                       | 63,341,533   | 5,075,365             | 28,593,029                                     | 53,300,222   | 3                         |
| 18                             | kepada lembaga keuangan yang dijamin dengan HQLA Level 1<br>To financial institutions guaranteed by HQLA Level 1  | -                       | 2,883,465                                      | 1,008,565             | 3,145,143                                      | 3,937,772   | -                       | 5,777,725  | -                     | 3,210,916                                      | 3,788,689  | 3.1.1                     |
| 19                             | kepada lembaga keuangan yang dijamin bukan dengan HQLA<br>Level 1 dan pinjaman kepada lembaga keuangan tanpa jaminan<br>To financial institutions not guaranteed with HQLA Level 1 and<br>loans to financial institutions without collateral  | -                       | 2,772,435                                      | 223,717               | 868,097  | 1,395,821   | -                       | 4,290,627  | 245,603               | 615,899  | 1,382,295  | 3.1.2<br>3.1.3            |
| 20                             | kepada korporasi non-keuangan, nasabah retail dan nasabah<br>usaha mikro dan kecil, pemerintah pusat, pemerintah negara lain,<br>Bank Indonesia, bank sentral negara lain dan entitas sektor<br>publik, yang diantaranya:<br>To non-financial corporations, retail customers and micro and<br>small business customers, the central government, governments<br>of other countries, Bank Indonesia, central banks of other<br>countries and public sector entities, which include: | -                       | 30,320,741                                     | 2,528,612             | 17,353,773                                     | 31,175,383  | -                       | 35,018,336   | 3,264,214             | 14,474,587                                     | 31,444,674   | 3.1.4.2<br>3.1.5<br>3.1.6 |
| 21                             | memenuhi kualifikasi untuk mendapat bobot risiko 35%<br>atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit<br>Qualify for a risk weight of 35% or less, according to SE OJK<br>ATMR for Credit Risk  | -                       | 16,614,469                                     | 1,299,578             | 8,982,882                                      | 14,795,897  | -                       | 17,834,403   | 1,563,543             | 9,818,710                                      | 16,081,134   | 3.1.4.1                   |
| 22                             | Kredit beragun rumah tinggal yang tidak sedang dijamin, yang<br>diantaranya :<br>Loans with residential mortgage that are not guaranteed, which<br>include:   | -                       | 155  | 228                   | 196,731  | 167,413   | -                       | 208  | 1,210                 | 186,175  | 158,957  | 3.1.7.2                   |
| 23                             | memenuhi kualifikasi untuk mendapat bobot risiko 35%<br>atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit<br>Qualify for a risk weight of 35% or less, according to SE OJK<br>ATMR for Credit Risk  | -                       | 364  | 696                   | 54,307   | 35,829  | -                       | 4,194  | 795                   | 48,864   | 34,256   | 3.1.7.1                   |
| 24                             | Surat Berharga dengan kategori Lancar dan Kurang Lancar<br>(performing) yang tidak sedang dijamin, tidak gagal bayar,<br>dan tidak masuk sebagai HQLA, termasuk saham yang<br>diperdagangkan di bursa<br>Securities categorized as Current and Substandard (performing)<br>that are not being pledged as collateral, have not defaulted on,<br>and are not included as HQLA, including shares traded on the<br>stock exchange   | -                       | 55,277   | 308,762               | 900,620  | 947,547   | -                       | 416,040  | -                     | 237,879  | 410,217  | 3.2                       |

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|  | Tanpa Jangka<br>Waktu*<br>Without Time Period   | < 6 bulan<br>< 6 Months | ≥ 6 bulan - < 1 tahun<br>≥ 6 months - < 1 year | ≥ 1 tahun<br>≥ 1 year |  | Tanpa Jangka<br>Waktu*<br>Without Time Period   | < 6 bulan<br>< 6 Months | ≥ 6 bulan - < 1<br>tahun<br>≥ 6 months - < 1<br>year | ≥ 1 tahun<br>≥ 1 year |  |  |
| 25 Aset yang memiliki pasangan liabilitas yang saling bergantung<br>Assets that have interdependent pairs of liabilities   | -   | 1,208,823               | -  | -                     | -  | -   | 1,842,219               | 519,118  | -                     | -  | 4  |
| 26 Aset lainnya : / Other assets:  | -   | 1,833,412               | 532  | 2,621,334             | 3,483,002                                      | -   | 1,352,995               | -  | 3,028,862             | 3,804,280                                      | 5  |
| 27 <i>Komoditas fisik yang diperdagangkan, termasuk emas</i><br><i>Physical commodities that are traded, including gold</i>  | -   |                         |  |                       | -  | -   |                         |  |                       | -  | 5.1  |
| 28 <i>Kas, surat berharga dan aset lainnya yang dicatat sebagai initial margin untuk kontrak derivatif dan kas atau aset lain yang diserahkan sebagai default fund pada central counterparty (CCP) (CCP)/ Cash, marketable securities and other assets recorded as initial margin for derivative contracts and cash or other assets submitted as default funds to the central counterparty (CCP)</i> |   |                         |  | -                     | -  |   |                         |  | -                     | -  | 5.2  |
| 29 <i>NSFR aset derivatif/ NSFR derivatives asset</i>  |   |                         |  | 415,310               | 415,310  |   |                         |  | 169,851               | 169,851  | 5.3  |
| 30 <i>NSFR liabilitas derivatif sebelum dikurangi dengan variation margin</i><br><i>NSFR of derivative payable before deducting with variation margin</i>  |   |                         |  | 329,513               | 329,513  |   |                         |  | 568,318               | 568,318  | 5.4  |
| 31 <i>Seluruh aset lainnya yang tidak masuk dalam kategori diatas</i><br><i>All other assets not included in above categories</i>  | -   | 1,088,589               | 532  | 2,621,334             | 2,738,179                                      | -   | 614,826                 | -  | 3,028,862             | 3,066,110                                      | 5.5 s.d. 5.12  |
| 32 Rekening Administratif<br>Off Balance Sheet Accounts  |   |                         |  | 15,911,075            | 742,038  |   |                         |  | 17,862,842            | 818,475  | 12   |
| 33 <b>Total RSF</b>  |   |                         |  |                       | 57,777,076                                     |   |                         |  |                       | 58,906,440                                     | 13   |
| 34 <b>Rasio Pendanaan Stabil Bersih (Net Stable Funding Ratio (%))</b>   |   |                         |  |                       | 136.10%  |   |                         |  |                       | 145.4%   | 14   |

## ANALISA PERKEMBANGAN NSFR ANALYSIS OF NSFR DEVELOPMENT

### Analisis Individu

Rasio NSFR untuk periode bulan Maret 2026 adalah 145,4%, mengalami peningkatan sebesar 9,3% dibandingkan periode Desember 2025 sebesar 136,1%. Rasio NSFR ini mengindikasikan bahwa *funding* yang stabil untuk pendanaan aset jangka panjang Bank masih dalam kondisi sangat baik, di atas batas minimum yang ditetapkan OJK.

Peningkatan rasio NSFR pada periode ini disebabkan oleh peningkatan ASF (*Available Stable Funding*) sebesar Rp. 7,02 triliun dan RSF (*Required Stable Funding*) mengalami peningkatan sebesar Rp. 1,13 triliun.

Adapun detail perubahan NSFR periode ini adalah sebagai berikut:

1. ASF (*Available Stable Funding*) tercatat mengalami peningkatan sebesar Rp 7,02 triliun atau 8,93% dibandingkan periode sebelumnya. Peningkatan tersebut terutama didorong oleh bertambahnya simpanan nasabah ritel sebesar Rp 3,52 triliun, peningkatan pendanaan yang bersumber dari nasabah korporasi sebesar Rp 3,23 triliun, serta kenaikan modal sebesar Rp 0,30 triliun.
2. RSF (*Required Stable Funding*) tercatat meningkat sebesar Rp 1,13 triliun atau 1,95% dibandingkan periode sebelumnya. Kenaikan tersebut terutama didorong oleh peningkatan bersih penyaluran kredit pada sektor korporasi sebesar Rp 1,55 triliun serta kenaikan pada aset lainnya sebesar Rp 0,30 triliun. Di sisi lain, HQLA (*High Quality Liquid Assets*) mengalami penurunan sebesar Rp 0,30 triliun, sementara Non-HQLA juga menurun sebesar Rp 0,50 triliun pada periode pelaporan

Komposisi nilai tertimbang ASF didominasi oleh simpanan yang berasal dari nasabah perorangan dan SME (47,48%), pendanaan dari nasabah korporasi dan lembaga keuangan (31,49%), serta komponen modal (20,50%). Sedangkan komposisi nilai tertimbang RSF didominasi oleh pinjaman kategori lancar yang diberikan sebesar (90,48%), total HQLA NSFR sebesar (1,67%), dan aset lainnya sebesar (6,46%).

Bank DBS Indonesia telah memiliki dan menerapkan proses manajemen risiko likuiditas, melalui kerangka manajemen risiko likuiditas bersama risiko lainnya yang dipantau dan direview secara berkala.

*The NSFR ratio for the period March 2026 was 145.4%, increased by 9.3% compared to the December 2025 period of 136.1%. This indicates that stable funding for long-term asset funding of the Bank is still in very good condition, above the OJK minimum limit.*

*The improvement in the NSFR ratio during this period was driven by an increase in Available Stable Funding (ASF) of IDR 7.02 trillion, while Required Stable Funding (RSF) also increased by IDR 1.13 trillion.*

*Details of the change in NSFR in this period is as follows:*

1. *Available Stable Funding (ASF) recorded an increase of IDR 7.02 trillion, or 8.93%, compared to the previous period. This increase was primarily driven by growth in retail customer deposits amounting to IDR 3.52 trillion, higher funding sourced from corporate customers totaling IDR 3.23 trillion, and an increase in capital of IDR 0.30 trillion.*
2. *Required Stable Funding (RSF) increased by IDR 1.13 trillion, or 1.95%, compared with the previous period. The increase was mainly attributable to a net growth in corporate loan exposures amounting to IDR 1.55 trillion, as well as an increase in other assets of IDR 0.30 trillion. Conversely, High Quality Liquid Assets (HQLA) declined by IDR 0.30 trillion, while Non-HQLA assets also decreased by IDR 0.50 trillion during the reporting period.*

*The composition of ASF's weighted value is dominated by deposits from individual and SME customers (47.48%), funding from corporate and financial institution customers (31.49%), and capital components (20.50%). Meanwhile, the composition of RSF's weighted value was dominated by current category loans provided by (90.48%), total HQLA NSFR of (1.67%), and other assets of (6.46%).*

*Bank DBS Indonesia already has and implements a liquidity risk management process, through a liquidity risk management framework along with other risks which are monitored and reviewed regularly.*

Identifikasi dan pengukuran risiko likuiditas dilakukan oleh unit kerja terkait melalui laporan-laporan harian likuiditas, rasio-rasio likuiditas sebagai indikator peringatan dini, dan stress testing likuiditas untuk memastikan kesiapan Bank dalam menghadapi krisis. Selain itu proses manajemen risiko likuiditas ini didukung oleh peran pengawasan dari Dewan Direksi melalui Komite Asset dan Liabilitas (ALCO) dan Komite Risiko Pasar dan Likuiditas (MLRC), serta pengawasan dari Dewan Komisaris melalui Komite Pemantauan Risiko (RMC).

*The identification and measurement of liquidity risk is carried out by the relevant work unit through daily liquidity reports, liquidity ratios as early warning indicators, and liquidity stress testing to ensure the Bank's readiness in facing a crisis. In addition, the liquidity risk management process is supported by the supervisory role of the Board of Directors through the Asset and Liability Committee (ALCO) and the Market and Liquidity Risk Committee (MLRC), as well as supervision from the Board of Commissioners through the Risk Monitoring Committee (RMC).*