

**Prime Lending Rate (SBDK)
SMBC Indonesia**

(Effective % per year)

Data Period Jan 31, 2024	Prime Lending Rate (SBDK)				
	Based on Credit Segment				
	Corporate Credit	Retail Credit	Micro Credit	Consumer Credit	
				KPR/KPA	Non-KPR
Prime Lending Rate (SBDK) (%)	7.96	10.22	18.31	N/A	12.62

**Prime Lending Rate (SBDK)
SMBC Indonesia**

(Effective % per year)

Data Period Feb 29, 2024	Prime Lending Rate (SBDK)				
	Based on Credit Segment				
	Corporate Credit	Retail Credit	Micro Credit	Consumer Credit	
				KPR/KPA	Non-KPR
Prime Lending Rate (SBDK) (%)	7.82	10.25	18.31	N/A	12.62

**Prime Lending Rate (SBDK)
SMBC Indonesia**

(Effective % per year)

Data Period April 30, 2024	Prime Lending Rate (SBDK)				
	Based on Credit Segment				
	Corporate Credit	Retail Credit	Micro Credit	Consumer Credit	
				KPR/KPA	Non-KPR
Prime Lending Rate (SBDK) (%)	7.62	10.12	16.74	N/A	12.67

**Prime Lending Rate (SBDK)
SMBC Indonesia**

(Effective % per year)

Data Period May 31, 2024	Prime Lending Rate (SBDK)				
	Based on Credit Segment				
	Corporate Credit	Retail Credit	Micro Credit	Consumer Credit	
				KPR/KPA	Non-KPR
Prime Lending Rate (SBDK) (%)	7.63	10.22	16.48	N/A	12.77

**Prime Lending Rate (SBDK)
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(Effective % per year)

Data Period Jun 30, 2024	Prime Lending Rate (SBDK)				
	Based on Credit Segment				
	Corporate Credit	Retail Credit	Micro Credit	Consumer Credit	
				KPR/KPA	Non-KPR
Prime Lending Rate (SBDK) (%)	7.80	10.26	16.29	N/A	12.98

**Prime Lending Rate (SBDK)
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(Effective % per year)

Data Period August 31, 2024	Prime Lending Rate (SBDK)				
	Based on Credit Segment				
	Corporate Credit	Retail Credit	Micro Credit	Consumer Credit	
				KPR/KPA	Non-KPR
Prime Lending Rate (SBDK) (%)	7.83	10.17	15.37	N/A	12.98

**Prime Lending Rate (SBDK)
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(Effective % per year)

Data Period Sept 30, 2024	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	5.01%	5.09%	5.09%	5.09%	5.09%	N/A	5.01%
Overhead Cost (%)	1.76%	4.611%	4.6%	9.89%	7.01%	N/A	5.77%
Profit Margin (%)	1.03%	0.10%	0.25%	0.85%	0.50%	N/A	1.70%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	7.80%	9.80%	9.94%	15.82%	12.61%	N/A	12.49%

Category	Definition of Loan Category	Loan Category Indicators/Criteria
Corporate	Loans given to Business Entities	Sales turnover > IDR 500 billion
Retail	Loans given to Business Entities and Individuals	Sales turnover > IDR 15 billion

**Prime Lending Rate (SBDK)
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Data Period Oct 31, 2024	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	5.23%	5.30%	5.30%	5.30%	5.30%	N/A	5.23%
Overhead Cost (%)	1.73%	4.48%	4.46%	9.73%	6.89%	N/A	5.84%
Profit Margin (%)	1.03%	0.10%	0.25%	0.85%	0.50%	N/A	1.70%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	7.99%	9.89%	10.02%	15.88%	12.69%	N/A	12.78%

Category	Definition of Loan Category	Loan Category Indicators/Criteria
Corporate	Loans given to Business Entities	Sales turnover > IDR 500 billion
Retail	Loans given to Business Entities and Individuals	Sales turnover > IDR 15 billion

Prime Lending Rate (SBDK) SMBC Indonesia

(Effective % per year)

Data Period Nov 30, 2024	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	5.19%	5.25%	5.25%	5.25%	5.25%	N/A	5.19%
Overhead Cost (%)	1.77%	4.51%	4.50%	9.34%	6.98%	N/A	5.85%
Profit Margin (%)	1.03%	0.10%	0.25%	0.85%	0.50%	N/A	1.70%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	7.99%	9.86%	9.99%	15.43%	12.73%	N/A	12.74%

Category	Definition of Loan Category	Loan Category Indicators/Criteria
Corporate	Loans given to Business Entities	Sales turnover > IDR 500 billion
Retail	Loans given to Business Entities and Individuals	Sales turnover > IDR 15 billion