

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

(Effective % per year)

Data Period Jan 31, 2025	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%	5.28%	5.28%	5.28%	5.28%	N/A	5.23%
Overhead Cost (%)	1.82%	4.45%	4.44%	8.76%	6.47%	N/A	5.55%
Profit Margin (%)	0.94%	0.25%	0.26%	0.85%	0.50%	N/A	1.70%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	7.99%	9.98%	9.98%	14.88%	12.24%	N/A	12.48%

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 Feb 28, 2025	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	5.21%	5.21%	5.21%	5.21%	5.21%	N/A	5.21%
Overhead Cost (%)	1.86%	4.36%	4.34%	8.61%	6.24%	N/A	5.60%
Profit Margin (%)	0.94%	0.41%	0.43%	1.06%	0.63%	N/A	1.70%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	8.01%	9.98%	9.98%	14.88%	12.08%	N/A	12.52%

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