***Prime Lending Rate***
**PT Bank DBS Indonesia**
Date: 05 May 2025

**Kuantitatif Disclosure** **(% per year)**

| | ***Prime Lending Rate*** | | | | | | |
|---|---|---|---|---|---|---|---|
| | **Based on Credit Type** | | | | | | |
| | **Non MSME** | | **Kredit UMKM** | | | **Mortgage** | **Non Mortgage** |
| | **Corporation** | **Retail** | **Medium** | **Small** | **Micro** | | |
| Cost of Fund (CoF) (%) | 3.91% | N/A | 3.91% | 3.91% | N/A | N/A | 3.91% |
| Biaya Overhead (%) | 2.68% | N/A | 2.15% | 2.15% | N/A | N/A | 8.83% |
| Profit Margin (%) | 1.23% | N/A | 1.23% | 1.23% | N/A | N/A | 1.23% |
| **Prime Lending Rate (PLR) (%) (CoF + Overhead + Margin)** | **7.82%** | **N/A** | **7.29%** | **7.29%** | **N/A** | **N/A** | **13.97%** |

Keterangan:

1) PLR is determined by BUK based on various factors, including the reference interest rate set by regulator, cost of fund, overhead cost, profit margin and development in economic conditions.
2) PLR has not incorporated risk premium component which depends on the Bank's assessment of the risk of each debtor or group of debtors.

**Kualitatif Disclosure**

| Category | Credit Category Definition | Indicators/Criteria of Credit Categoru |
|---|---|---|
| Corporation | Loan to corporation other than MSME for working capiral and investment | Korporasi atau badan usaha |
| Retail | N/A*) | N/A*) |

*) Bank does not have loan retail for working capital and investment