Prime Lending Rate

Prime Lending Rate
PT Bank DBS Indonesia
Date: 04 Aug 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) (%)	4.36%	N/A	4.36%	4.36%	N/A	N/A	4.36%
Biaya Overhead (%)	2.74%	N/A	2.10%	2.10%	N/A	N/A	8.48%
Profit Margin (%)	1.23%	N/A	1.23%	1.23%	N/A	N/A	1.23%
Prime Lending Rate (PLR) (%) (CoF + Overhead + Margin)	**8.33%**	**N/A**	**7.69%**	**7.69%**	**N/A**	**N/A**	**14.07%**

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 Category
Corporation	Loan to corporation other than MSME for working capital and investment	Corporation/Enterprise
Retail	N/A*)	N/A*)

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

Note: PLR data as of Jun 2025