Prime Lending Rate

Prime Lending Rate
PT Bank DBS Indonesia
Effective Date: 1 December 2025

Quantitative Disclosure **(% per year)**

Period data: Oct 2025	***Prime Lending Rate***						
	Based on Credit Type						
	Non MSME		**Credit 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%
Overhead Cost (%)	2.76%	N/A	2.07%	2.07%	N/A	N/A	8.23%
Profit Margin (%)	1.23%	N/A	1.23%	1.23%	N/A	N/A	1.23%
Prime Lending Rate (PLR) (%) (COF + Overhead + Margin)	**7.90%**	**N/A**	**7.21%**	**7.21%**	**N/A**	**N/A**	**13.37%**

Remarks:

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.

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