

Prime Lending Rate (SBDK) SMBC Indonesia (Effective % per year)							
Data Period Jan 31, 2026	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	4.50%	4.50%	4.50%	4.50%	4.50%	N/A	4.50%
Overhead Cost (%)	1.51%	4.20%	4.15%	7.07%	4.32%	N/A	5.09%
Profit Margin (%)	1.69%	0.60%	0.65%	2.46%	2.73%	N/A	2.26%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	7.70%	9.30%	9.30%	14.03%	11.55%	N/A	11.85%

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, 2026	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	4.38%	4.38%	4.38%	4.38%	4.38%	N/A	4.38%
Overhead Cost (%)	1.67%	4.21%	4.15%	7.03%	4.13%	N/A	4.86%
Profit Margin (%)	1.65%	0.66%	0.72%	2.62%	3.04%	N/A	2.61%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	7.70%	9.25%	9.25%	14.03%	11.55%	N/A	11.85%

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 March 31, 2026	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	4.28%	4.28%	4.28%	4.28%	4.28%	N/A	4.28%
Overhead Cost (%)	1.75%	4.52%	4.47%	7.26%	4.14%	N/A	5.01%
Profit Margin (%)	1.67%	0.45%	0.50%	2.49%	3.13%	N/A	2.56%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	7.70%	9.25%	9.25%	14.03%	11.55%	N/A	11.85%

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 April 31, 2026	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	4.31%	4.31%	4.31%	4.31%	4.31%	N/A	4.31%
Overhead Cost (%)	1.77%	4.49%	4.43%	7.16%	4.09%	N/A	4.94%
Profit Margin (%)	1.67%	0.45%	0.51%	2.56%	3.15%	N/A	2.60%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	7.75%	9.25%	9.25%	14.03%	11.55%	N/A	11.85%

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 May 31, 2026	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	4.24%	4.24%	4.24%	4.24%	4.24%	N/A	4.24%
Overhead Cost (%)	1.79%	4.47%	4.41%	6.98%	4.06%	N/A	4.91%
Profit Margin (%)	1.97%	0.79%	0.85%	2.81%	3.25%	N/A	2.70%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	8.00%	9.50%	9.50%	14.03%	11.55%	N/A	11.85%

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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 June 30, 2026	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	4.41%	4.41%	4.41%	4.41%	4.41%	N/A	4.41%
Overhead Cost (%)	1.85%	4.54%	4.48%	6.95%	4.04%	N/A	4.80%
Profit Margin (%)	1.74%	0.55%	0.61%	2.81%	3.25%	N/A	2.70%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	8.00%	9.50%	9.50%	14.17%	11.70%	N/A	11.91%

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Prime Lending Rate (SBDK) SMBC Indonesia (Effective % per year)							
Data Period July 31, 2026	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	4.78%	4.78%	4.78%	4.78%	4.78%	N/A	4.78%
Overhead Cost (%)	1.92%	4.55%	4.53%	6.89%	4.07%	N/A	4.74%
Profit Margin (%)	1.40%	0.17%	0.19%	2.81%	3.25%	N/A	2.70%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	8.10%	9.50%	9.50%	14.48%	12.10%	N/A	12.22%

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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 August 31, 2026	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	5.08%	5.08%	5.08%	5.08%	5.08%	N/A	5.08%
Overhead Cost (%)	1.93%	4.52%	4.51%	6.80%	4.06%	N/A	4.39%
Profit Margin (%)	1.09%	0.05%	0.06%	2.81%	3.25%	N/A	2.75%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	8.10%	9.65%	9.65%	14.69%	12.39%	N/A	12.22%

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