

**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