

Prime Lending Rate (SBDK) SMBC Indonesia

(Effective % per year)

Data Period Jan 31, 2025	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	5.23%	5.28%	5.28%	5.28%	5.28%	N/A	5.23%
Overhead Cost (%)	1.82%	4.45%	4.44%	8.76%	6.47%	N/A	5.55%
Profit Margin (%)	0.94%	0.25%	0.26%	0.85%	0.50%	N/A	1.70%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	7.99%	9.98%	9.98%	14.88%	12.24%	N/A	12.48%

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, 2025	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	5.21%	5.21%	5.21%	5.21%	5.21%	N/A	5.21%
Overhead Cost (%)	1.86%	4.36%	4.34%	8.61%	6.24%	N/A	5.60%
Profit Margin (%)	0.94%	0.41%	0.43%	1.06%	0.63%	N/A	1.70%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	8.01%	9.98%	9.98%	14.88%	12.08%	N/A	12.52%

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, 2025	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	5.04%	5.04%	5.04%	5.04%	5.04%	N/A	5.04%
Overhead Cost (%)	1.75%	4.46%	4.42%	8.96%	6.15%	N/A	5.78%
Profit Margin (%)	1.22%	0.41%	0.45%	0.88%	0.81%	N/A	1.74%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	8.01%	9.91%	9.91%	14.88%	12.00%	N/A	12.56%

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, 2025	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	4.89%	4.89%	4.89%	4.89%	4.89%	N/A	4.89%
Overhead Cost (%)	1.72%	4.38%	4.34%	8.78%	5.90%	N/A	5.63%
Profit Margin (%)	1.29%	0.41%	0.45%	1.03%	1.02%	N/A	1.88%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	7.90%	9.68%	9.68%	14.70%	11.81%	N/A	12.40%

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, 2025	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	5.03%	5.03%	5.03%	5.03%	5.03%	N/A	5.03%
Overhead Cost (%)	1.72%	4.38%	4.35%	8.66%	5.78%	N/A	5.64%
Profit Margin (%)	1.20%	0.27%	0.30%	1.03%	1.02%	N/A	1.73%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	7.95%	9.68%	9.68%	14.72%	11.81%	N/A	12.40%

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 June 30, 2025	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	5.00%	5.00%	5.00%	5.00%	5.00%	N/A	5.00%
Overhead Cost (%)	1.72%	4.36%	4.32%	8.52%	5.66%	N/A	5.60%
Profit Margin (%)	1.23%	0.32%	0.36%	1.13%	1.12%	N/A	1.80%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	7.95%	9.68%	9.68%	14.65%	11.78%	N/A	12.40%

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 July 31, 2025	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	4.98%	4.98%	4.98%	4.98%	4.98%	N/A	4.98%
Overhead Cost (%)	1.71%	4.37%	4.33%	8.42%	5.59%	N/A	5.59%
Profit Margin (%)	1.23%	0.32%	0.36%	1.25%	1.21%	N/A	1.83%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	7.92%	9.67%	9.67%	14.65%	11.78%	N/A	12.40%

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 August 31, 2025	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	4.88%	4.88%	4.88%	4.88%	4.88%	N/A	4.88%
Overhead Cost (%)	1%	4.37%	4.33%	8.39%	5.53%	N/A	5.59%
Profit Margin (%)	1.33%	0.32%	0.36%	1.38%	1.37%	N/A	1.93%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	7.90%	9.57%	9.57%	14.65%	11.78%	N/A	12.40%

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 Sept 30, 2025	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	4.77%	4.77%	4.77%	4.77%	4.77%	N/A	4.77%
Overhead Cost (%)	1.68%	4.36%	4.32%	8.32%	5.44%	N/A	5.57%
Profit Margin (%)	1.33%	0.44%	0.48%	1.56%	1.57%	N/A	2.06%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	7.78%	9.57%	9.57%	14.65%	11.78%	N/A	12.40%

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 Oct 31, 2025	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	4.62%	4.62%	4.62%	4.62%	4.62%	N/A	4.62%
Overhead Cost (%)	1.67%	4.35%	4.31%	8.25%	5.37%	N/A	5.55%
Profit Margin (%)	1.41%	0.44%	0.48%	1.78%	1.79%	N/A	2.23%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	7.70%	9.41%	9.41%	14.65%	11.78%	N/A	12.40%

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 Nov 30, 2025	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	4.55%	4.55%	4.55%	4.55%	4.55%	N/A	4.55%
Overhead Cost (%)	1.66%	4.37%	4.33%	8.34%	5.34%	N/A	5.59%
Profit Margin (%)	1.49%	0.49%	0.53%	1.76%	1.89%	N/A	2.26%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	7.70%	9.41%	9.41%	14.65%	11.78%	N/A	12.40%

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 Dec 31, 2025	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	4.49%	4.49%	4.49%	4.49%	4.49%	N/A	4.49%
Overhead Cost (%)	1.67%	4.36%	4.31%	8.20%	5.27%	N/A	5.60%
Profit Margin (%)	1.54%	0.56%	0.61%	1.96%	2.02%	N/A	2.26%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	7.70%	9.41%	9.41%	14.65%	11.78%	N/A	12.35%

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