



Telp. : +62-21-570-1958
Fax. : +62-21-570-1936
SWIFT : BPIAIDJA
Website : www.perdania.co.id

Jakarta Mori Tower, Lantai 30, 31 dan 32
Jl. Jend. Sudirman Kav. 40-41
Bendungan Hilir, Tanah Abang
Jakarta Pusat 10210, Indonesia

**To Our Valued Customer
PT Bank Resona Perdania**

ANNOUNCEMENT
No. 011/PGM/BRP/PFD/IV/2025
Prime Lending Rate Rupiah
PT Bank Resona Perdania

(effective % per annum)

Data Period: May 2025	Non-MSME Loan		MSME Loans			Housing Loan	Non-Housing Loan
	Corporate	Retail	Medium	Small	Micro		
Cost of Fund (HPDK) (%)	2.61	0	0	0	0	0	0
Overhead Cost (%)	3.25	0	0	0	0	0	0
Profit Margin (%)	1.41	0	0	0	0	0	0
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	7.27	0	0	0	0	0	0

Category	Definition of Credit Category	Indicator/Criteria of Credit Category
Corporate	Working capital loans and investment loans for non-retail	Total credit plafond \leq IDR250 billion
Retail	N/A	N/A

Note:

- a. Prime Lending Rate (SBDK) is determined by Banks based on various factors, including the reference interest rate set by regulators, cost of funds, overhead costs, profit margin, and economic growth.
- b. Prime Lending Rate (SBDK) does not include the estimated risk premium of which depends on the Bank's risk assessment for each debtor or group debtors.
- c. For Consumer Non-Housing Loan excludes Credit Card and Loan without Collateral.
- d. The Bank will announce the latest Prime Lending Rate (SBDK) if there is any changes.

**Best regards,
PT Bank Resona Perdania**