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ANNOUNCEMENT
No. 019/PGM/BRP/PFD/IX/2025
Prime Lending Rate Rupiah
PT Bank Resona Perdania

Data Period: September 2025	Non-MSME Loan		MSME Loans			Housing Loan	Non-Housing Loan
	Corporate	Retail	Medium	Small	Micro		
Cost of Fund (HPDK) (%)	2,39	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)	7,05	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

- 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**