



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

ANNOUNCEMENT
No. 022/PGM/BRP/PFD/X/2025
Prime Lending Rate Rupiah
PT Bank Resona Perdania

Data Period: October 2025	Non-MSME Loan		MSME Loans			Housing Loan	Non-Housing Loan
	Corporate	Retail	Medium	Small	Micro		
Cost of Fund (HPDK) (%)	3,630	0	0	0	0	0	0
Overhead Cost (%)	2,064	0	0	0	0	0	0
Profit Margin (%)	1,256	0	0	0	0	0	0
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	6,950	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	All credit granted is extended to Business Entities (Corporations)
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. The Bank will announce the latest Prime Lending Rate (SBDK) if there is any changes.

**Best regards,
PT Bank Resona Perdania**