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PT Bank Mizuho Indonesia Prime Lending Rate (Suku Bunga Dasar Kredit)

As of 31 Dec 2024

| Data Period | Credit non SME | | SME Credit | | | Mortgage & Apartment Loan | Non Mortgage/Apartment Loan |
|---|----------------|--------|------------|-------|-------|---------------------------|-----------------------------|
| | Corporate | Retail | Medium | Small | Micro | | |
| Cost of Funds (CoF) % | 4.4 | | | | | | |
| Overhead Cost (%) | 0.59 | | | | | | |
| Profit Margin (%) | 1.5 | | | | | | |
| Prime Lending Rate (PLR) (%) (CoF + Overhead + Margin) | 6.49 | | | | | | |

Remarks:

The Prime Lending Rate is determined by the Bank based on various factors, namely the reference interest rate set by the authority, the cost of funds for credit, overhead costs, profit margins and updated economic conditions.

The Prime Lending Rate has not considered risk premium component which will depend on Bank's assessment to the risk of each debtor. Therefore, the lending rate applied to the debtor is not necessarily the same with the Prime Lending Rate.