

Deutsche Bank Indonesia

## Prime Lending Rate

31 March 2024

|   | Suku Bunga Dasar Kredit (Prime Lending Rate)<br>IDR Currency |                               |                              |                                  |   |
|---|--|-------------------------------|------------------------------|----------------------------------|---|
|   | Berdasarkan Segmen Bisnis<br>Based on Business Segment       |                               |                              |                                  |   |
|   | Kredit Korporasi<br>(Corporate Loan)                         | Kredit Ritel<br>(Retail Loan) | Kredit Mikro<br>(Micro Loan) | Kredit Konsumsi<br>Consumer Loan |   |
| KPR<br>(Housing<br>Loan)                        |  |                               |                              | Non KPR<br>(Non Housing<br>Loan) |   |
| Suku Bunga Dasar Kredit<br>(Prime Lending Rate) | 7.5 %  | -                             | -                            | -                                | - |

Please note that the rate is subject to change at any time and this rate will be valid until further notice.

Mohon dicatat bahwa suku bunga dapat berubah setiap saat dan suku bunga ini berlaku sampai ada pengumuman selanjutnya.



a. This Prime Lending Rate (SBDK) is used as basic in determine the Lending Rate from bank to the debtor. SBDK does not include the estimated risk premium component, an amount of which depends on the bank's risk assessment of the respective debtor or group debtor. The loan interest rate therefore, which is charged to the debtor may not be the same as the Prime Lending Rate. b. Non-housing consumer credit does not include financing through credit cards and unsecured loans.

a. Suku Bunga Dasar Kredit (SBDK) digunakan sebagai dasar penetapan suku bunga kredit yang akan dikenakan oleh Bank kepada nasabah. SBDK belum memperhitungkan komponen estimasi premi risiko yang besarnya tergantung dari penilaian Bank terhadap risiko masing-masing debitur atau kelompok debitur. Dengan demikian, besarnya suku bunga kredit yang dikenakan kepada debitur belum tentu sama dengan SBDK. b. Dalam kredit konsumsi non KPR tidak termasuk penyediaan dana melalui kartu kredit dan kredit tanpa agunan (KTA).