Prime Lending Rate Report

Name of Financial Services Intitution : **PT BANK ICBC INDONESIA**
Report Position : September 30, 2025

A. Quantitative Disclosure

(effective % per year)

Component	Rupiah Prime Lending Rate						
	Based on Type of Loan						
	Non-MSME Loan		MSME Loan			Mortgage	Non Mortgage
	Corporate Loan	Retail Loan	Middle	Small	Micro		
1 Cost of Fund Credit	4.33%	5.24%	5.24%	5.24%	0.00%	5.24%	5.24%
2 Overhead Cost	3.21%	3.21%	3.21%	3.21%	0.00%	3.21%	3.21%
3 Profit Margin	1.29%	1.29%	1.29%	1.29%	0.00%	1.29%	1.29%
4 Prime Lending Rate (1+2+3)	8.83%	9.74%	9.74%	9.74%	0.00%	9.74%	9.74%

B. Qualitative Disclosure

Category	Definition of Loan Category	Indicators/Criteria of Loan Category
Corporate	Debtor in the form of PT/CV that proposed for a productive credit facility with annual sales of > Rp 50 Billion.	Annual sales of > Rp 50 Billion
Retail	Micro, Small and Medium Enterprises (SME) Segment is Individual Debtor or PT/CV that proposed for a productive credit facility which have capital (own capital and loan capital to run business activities) maximum Rp 10,000,000,000.00 (ten billion rupiah), exclude land and buildings which is used as business premises, or have maximum annual sales turn over of Rp 50,000,000,000.00 (fifty billion rupiah). In the event that the borrower has been running business before February 2021, the SME segmentation criteria are based on annual sales turn over. Consumer Segment is Individual Debtors who proposed a consumer credit facility, among other such as Residential Mortgage or Credit Card.	Micro, Small and Medium Enterprises (SME) Segment is capital (own capital and loan capital to run business activities) maximum Rp 10,000,000,000.00 (ten billion rupiah), exclude land and buildings which is used as business premises, or have maximum annual sales turn over of Rp 50,000,000,000.00 (fifty billion rupiah). In the event that the borrower has been running business before February 2021, the SME segmentation criteria are based on annual sales turn over. Consumer Segment is consumer credit facility, among other such as Residential Mortgage or Credit Card.