ANNOUNCEMENT
Prime Lending Rate (PLR)
PT Bank UOB Indonesia
Per 1 April 2025

Quantitative Disclosure

Data Period: 31 March 2025	Non SME Loan		SME Loan			Mortgage	Non Mortgage
	Corporation	Retail	Medium	Small	Micro		
Cost of Fund (CoF) (%)	4.50	4.50	4.50	4.50	N/A	4.50	4.50
Overhead Cost (%)	1.29	3.67	2.90	3.23	N/A	4.13	11.21
Profit Margin (%)	2.71	0.83	1.60	1.27	N/A	0.75	1.04
Prime Lending Rate (PLR) (%) (CoF + Overhead + Margin)	**8.50**	**9.00**	**9.00**	**9.00**	**N/A**	**9.38**	**16.75**

Qualitative Disclosure

Category	Credit Category Definition	Indicators/Criterias of Credit Category
Corporation	Loans to customers who meet the Corporate segment criteria at PT Bank UOB Indonesia.	Total Sales > IDR 100bn
Retail	Loans to customers who are not included in the Corporate segment criteria at PT Bank UOB Indonesia, but are not included in the medium, small and micro segments defined in POJK 13/2024.	Total Sales IDR 50bn - IDR 100bn

Remarks:

1. PLR is determined by Bank based on various factors, including the reference interest rate set by regulator, cost of fund, overhead cost, profit margin and development in economic conditions.
2. PLR has not incorporated risk premium component which depends on the Bank's assessment of the risk of each debtor or group of debtors.

Prime Lending Rate information above is subject to change anytime and refreshed periodically.

(*) Bank does not have SME Micro loan products.

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