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

As of 30 Sep 2025

Data Period	Credit non SME		SME Credit			Mortgage & Apartment Loan	Non Mortgage/Apartment Loan
	Corporate	Retail	Medium	Small	Micro		
Cost of Funds (CoF) %	3.94						
Overhead Cost (%)	0.48						
Profit Margin (%)	1.46						
Prime Lending Rate (PLR) (%) (CoF + Overhead + Margin)	**5.88**						

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.