



## Suku Bunga Dasar Kredit Citibank, N.A. Indonesia

### Prime Lending Rate Citibank, N.A. Indonesia

(efektif % per tahun)  
(effective % per annum)

| Periode Data: Maret 2025<br>Data Period: March 2025             | Suku Bunga Dasar Kredit (Prime Lending Rate)          |                            |                                         |               |               |                                 |                            |
|-----------------------------------------------------------------|-------------------------------------------------------|----------------------------|-----------------------------------------|---------------|---------------|---------------------------------|----------------------------|
|                                                                 | Berdasarkan Segmen Bisnis (Based on Business Segment) |                            |                                         |               |               |                                 |                            |
|                                                                 | Kredit NonUMKM (Non Micro Small Medium Credit)        |                            | Kredit UMKM (Micro Small Medium Credit) |               |               | Kredit Konsumsi (Consumer Loan) |                            |
|                                                                 | Kredit Korporasi (Corporate Loan)                     | Kredit Ritel (Retail Loan) | Menengah (Medium)                       | Kecil (Small) | Mikro (Micro) | KPR (Housing Loan)              | Non KPR (Non Housing Loan) |
| Harga Pokok Dasar Kredit (HDPK) (%)<br><i>Cost of Funds (%)</i> | 2.44%                                                 | -                          | -                                       | -             | -             | -                               | -                          |
| Biaya Overhead<br><i>Overhead Cost</i>                          | 1.89%                                                 | -                          | -                                       | -             | -             | -                               | -                          |
| Marjin Keuntungan (%)<br><i>Profit Margin (%)</i>               | 1.42%                                                 | -                          | -                                       | -             | -             | -                               | -                          |
| Suku Bunga Dasar Kredit (SBDK)<br><i>Prime Lending Rate</i>     | 5.75%                                                 | -                          | -                                       | -             | -             | -                               | -                          |

| Kategori                      | Definisi Kategori Kredit                                                                                                   | Indikator/Kriteria dari Kategori Kredit                                                                                                                                                                                                                                                                          |
|-------------------------------|----------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Korporasi<br><i>Corporate</i> | Kredit yang diberikan ke Perusahaan, Badan Usaha atau Lembaga<br><i>Loan given to Companies, Entities, or Institutions</i> | Jenis Kategori:<br>1. Badan Usaha Swasta Local<br>2. Badan Usaha Swasta Anak Perusahaan Global<br>3. Lembaga atau Badan Usaha Milik Negara/Pemerintah<br><i>Type of category:</i><br>1. <i>Local Entities</i><br>2. <i>Global Subsidiaries Entities</i><br>3. <i>Institution or Entities owned by Government</i> |
| Ritel<br><i>Retail</i>        | -                                                                                                                          | -                                                                                                                                                                                                                                                                                                                |

#### Keterangan (Remarks):

- 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.  
*Prime Lending Rate is used as basis in determine lending rate from the bank to the debtor. Prime Lending Rate 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. Therefore, the lending rate charged to the debtor may not be the same as the Prime Lending Rate.*
- b. Dalam Kredit Konsumsi non KPR tidak termasuk penyaluran dana melalui kartu kredit dan kredit tanpa agunan (KTA).  
*Non housing consumer loan does not include financing through credit cards and unsecured loan.*