

COUNTER INTEREST RATE IDR

Saving Account IDR	
Reference	Interest Rate (% p.a)
< 10 Million	0.00%
≥ 10M < 250M	2.00%
≥ 250M < 500M	3.00%
≥ 500M	3.25%

Current Account IDR	
Reference	Interest Rate (% p.a)
< 50 Million	0.00%
≥ 50M < 500M	1.00%
≥ 500M < 1.000M	1.50%
≥ 1.000M	1.75%

Time Deposit IDR		
Reference	Interest Rate (% p.a)	
	Personal	Corporate
1 Month	2.50%	2.25%
3 Months	3.00%	2.75%
6 Months	3.25%	3.00%
12 Months	3.50%	3.25%

Note:

- Effective start from February 02nd 2026

FOREIGN CURRENCY COUNTER INTEREST RATE

Saving Account Interest Rate		
Reference	USD	RMB
	Interest Rate (% p.a)	Interest Rate (% p.a)
< 1.000	0.00%	0.00%
≥ 1.000 < 10.000	0.50%	0.15%
≥ 10.000 < 100.000	1.00%	0.20%
≥ 100.000	1.25%	0.25%

Current Account Interest Rate			
USD		RMB	
Reference	Interest Rate (% p.a)	Reference	Interest Rate (% p.a)
< 10.000	0.05%	< 1.000	0.00%
≥ 10.000 < 100.000	0.05%	≥ 1.000 < 10.000	0.10%
≥ 100.000 < 1.000.000	0.10%	≥ 10.000 < 100.000	0.10%
≥ 1.000.000	0.15%	≥ 100.000	0.20%

Time Deposit Interest Rate				
Reference	Interest Rate (% p.a)			
	USD		RMB	
	Personal	Corporate	Personal	Corporate
1 Month	2.00%	1.75%	0.75%	0.50%
3 Months	2.00%	1.75%	0.75%	0.50%
6 Months	1.75%	1.50%	0.90%	0.65%
12 Months	1.75%	1.50%	0.90%	0.75%

Note:

- Effective start from February 02nd 2026