

## Prime Lending Rate

### Quantitative disclosure

| Period data:  | Non MSME credit |        | MSME credit |       |       | Housing/<br>Apartment | Non-housing/<br>Non-apartment |
|---|-----------------|--------|-------------|-------|-------|-----------------------|-------------------------------|
| 31-May-26   | Corporation     | Retail | Medium      | Small | Micro |                       |                               |
| Cost of Fund for Credit (CoFC) (%)                      | 3.65%           | n/a    | n/a         | n/a   | n/a   | n/a                   | n/a                           |
| Overhead expense (%)                                    | 1.10%           | n/a    | n/a         | n/a   | n/a   | n/a                   | n/a                           |
| Profit margin (%)                                       | 1.00%           | n/a    | n/a         | n/a   | n/a   | n/a                   | n/a                           |
| Prime Lending Rate (PLR) (%) (CoFC + overhead + margin) | 5.75%           | n/a    | n/a         | n/a   | n/a   | n/a                   | n/a                           |

### Qualitative disclosure

| Category    | Credit category definition  | Indicator/Criteria of credit category |
|-------------|---|---------------------------------------|
| Corporation | Working capital and investment credit for corporation other than MSME | Corporation other than MSME           |
| Retail      | n/a   | n/a                                   |

### Notes:

Prime Lending Rate (PLR) is determined by the bank based on various factors: the reference interest rate set by the competent authority, cost of funds, overhead costs, profit margins, and developments in economic conditions.

Prime Lending Rate (PLR) does not take into account the estimated risk premium component, the amount of which depends on the bank's assessment of the risk for each debtor or group of debtors.