Attachment

LTV and FTV Ratio[2]

PROPERTY CREDIT/FINANCING						
PROPERTY TYPE (m^2)	**Current Regulation**			**New Regulation**		
	CF/FF			**CF/FF**		
	CF I	**CF II**	**CF III**	**CF I**	**CF II**	**CF III**
HOUSE						
>70m^2 Type	80%	70%	60%	**85%**	**80%**	**75%**
21-70m^2 Type	-	80%	70%	-	**85%**	**80%**
≤ 21m^2 Type	-	-	-	-	-	-
APARTMENT						
>70m^2 Type	80%	70%	60%	**85%**	**80%**	**75%**
21-70m^2 Type	90%	80%	70%	90%	**85%**	**80%**
≤ 21m^2 Type	-	80%	70%	-	85%	**80%**
SHOP HOUSE/OFFICE HOUSE	-	80%	70%	-	85%	**80%**

*) CF: Credit Facility
FF: Financing Facility

MMQ & IMBT FINANCING						
PROPERTY TYPE (m^2)	**Current FTV Regulation**			**New FTV Regulation**		
	SHARIA FINANCING			**SHARIA FINANCING**		
	FF I	**FF II**	**FF III**	**FF I**	**FF II**	**FF III**
HOUSE						
>70m^2 Type	85%	75%	65%	**90%**	**85%**	**80%**
21-70m^2 Type	-	80%	70%	-	**90%**	**85%**
≤ 21m^2 Type	-	-	-	-	-	-
APARTMENT						
>70m^2 Type	85%	75%	65%	90%	**85%**	**80%**
21-70m^2 Type	90%	80%	70%	90%	**85%**	**80%**
≤ 21m^2 Type	-	80%	70%	-	85%	**80%**
SHOP HOUSE/OFFICE HOUSE	-	80%	70%	-	80%	**75%**

*) FF : Financing Facility
MMQ : Musyarakah Mutanaqisah
IMBT : Ijarah Muntahiya Bittamlik

[2] The regulation is only applicable to banks with a gross NPL ratio on housing loans below 5% and total gross non-performing loans (NPL) below 5%.

STAGES OF CREDIT/FINANCING DISBURSEMENT THROUGH INDENT MECHANISM

Disbursement Stages	Disbursement Composition
House/ Shop House/Office House	
Footing	Max. Cummulative disbursement up to 40% of ceiling price
Rooftop	Max. Cummulative disbursement up to 80% of ceiling price
Letter of Acceptance	Max. Cummulative disbursement up to 90% of ceiling price
Mortgage Deed/ Notarial Sales and Purchase Agreement	Max. Cummulative disbursement up to 100 % of ceiling price
Apartment	
Footing	Max. Cummulative disbursement up to 40% of ceiling price
Rooftop	Max. Cummulative disbursement up to 70% of ceiling price
Letter of Acceptance	Max. Cummulative disbursement up to 90% of ceiling price
Mortgage Deed/ Notarial Sales and Purchase Agreement	Max. Cummulative disbursement up to 100 % of ceiling price