



CAPITAL MARKET

RMBS- Residential Mortgage Backed Securities

Company Information



Ownerships (Dec 2016)

	# of shares (in millions)	%
GOI	6,354	60%
Public	4,236	40%
Total	10,590	100%

Financial performance (IDR Trillions)

	2014	2015	2016
Asset	145	172	214
Loan	116	139	164
Deposit	106	128	160
Net profit	1.2	1.8	2.6

Project Information

Bank BTN as the major government programs in the areas of housing, One Million Housing Program, planned to disburse housing loans up to 4.263 units in period 2017-2019

Mortgage disbursement (IDR Trillions)



Corporate financial projection

	BTN 2015	BTN 2020
Asset Value	172 T	520 T
% of account	6.1 Mln	14.3 Mln
RCE	14%	19%
Revenue growth	16%	35%
CAR	16.0%	16.0%
Yield	11.2% <small>FEB</small>	10.5% <small>MAR</small>
COF	6.2%	5.1%
NPL	3.4%	2.0%
FBIK	9%	12%
BOPG	94%	78%
C/I	57%	52%



INDICATIVE STRUCTURE

Product Name	: RMBS- Residential Mortgage Backed Securities
Underlying Asset	: Stream Cash flow from mortgage with average 5-10 years remaining to maturity
Nominal Issuance	: USD 300 million (in 2 years, 2017 - 2018)
Tenor	: 3 - 7 years
Instrument Rating	: AAA
Indicative Coupon	: Government Bond+ 150 bps
Payment Structure	: <ul style="list-style-type: none"> Limited to cash flow from mortgage that inside the pool which has monthly payment installment. Investor will receive on quarterly basis on principal and interest basis in past-thru mechanism
Indicate Issuance Date	: Q3 - 2017 and Q2 2018
Funding Usage	: Funding Usage will be use to disburse new mortgage in order to boosting the lending capacity disregarding the use of capital

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