

Annex

LTV ratio	<u>Existing arrangement</u>			<u>New arrangement</u>
	<u>RBPS</u> (i)	<u>LDS</u> (ii)	<u>Aggregate maximum premium discount</u> (i) + (ii)	<u>RBSM</u> Maximum discount
Up to 85%	30%	20%	50%	50%
Above 85% and up to 90%	25%	20%	45%	45%