

# GLOBAL MARKETS & CORPORATE TREASURY



## ALM & Investment

### Fund Transfer Pricing (FTP) Rates

1 - 10 January 2016

Please see page 6 for more details.

TENOR	DEPOSITS							
	IDR	USD	EUR	GBP	AUD	JPY	SGD	CNH
TD o/n	6.26%	0.47%	0.02%	0.71%	-	-	-	3.11%
TD 1w	7.01%	0.54%	0.05%	0.71%	-	0.31%	-	5.23%
TD 2w	7.17%	1.10%	0.06%	0.72%	-	0.32%	-	5.27%
TD 3w	7.30%	2.02%	0.07%	0.73%	-	0.32%	-	5.30%
TD 1m	8.25%	2.25%	0.09%	0.74%	2.07%	0.32%	2.64%	5.34%
TD 3m	9.55%	2.40%	0.34%	0.99%	2.53%	0.44%	2.93%	5.54%
TD 6m	9.75%	2.79%	0.60%	1.41%	2.91%	0.75%	3.26%	5.03%
TD 1y	9.36%	2.98%	1.24%	2.16%	3.21%	1.21%	3.37%	4.67%
TD 2y	9.74%	3.25%	1.44%	2.54%	3.54%	1.38%	4.36%	4.70%
TD 3y	9.63%	3.38%	1.80%	2.99%	3.94%	1.56%	4.50%	4.52%
TD 4y	9.65%	3.77%	2.10%	3.32%	4.34%	1.67%	4.68%	4.38%
TD 5y	9.75%	3.89%	2.41%	3.62%	4.71%	1.80%	5.02%	4.25%
CASA	8.10%	2.95%	0.73%	1.53%	2.77%	0.81%	2.95%	5.02%

TENOR	LOANS (Bullet Payments/ Non Amortization)							
	IDR	USD	EUR	GBP	AUD	JPY	SGD	CNH
o/n	-	-	0.02%	0.78%	-	-	-	3.41%
1w	-	-	0.05%	0.78%	-	0.34%	-	5.73%
2w	-	-	0.07%	0.79%	-	0.35%	-	5.77%
3w	-	-	0.08%	0.80%	-	0.35%	-	5.81%
1m	8.96%	2.46%	0.10%	0.81%	2.27%	0.35%	2.89%	5.85%
3m	10.30%	2.63%	0.37%	1.09%	2.77%	0.48%	3.21%	6.07%
6m	10.57%	3.06%	0.66%	1.55%	3.19%	0.82%	3.57%	5.51%
1y	10.27%	3.26%	1.36%	2.36%	3.52%	1.32%	3.70%	5.12%
2y	10.45%	3.56%	1.57%	2.78%	3.87%	1.51%	4.77%	5.15%
3y	10.44%	3.70%	1.98%	3.28%	4.32%	1.71%	4.93%	4.95%
4y	10.52%	4.12%	2.30%	3.63%	4.75%	1.83%	5.13%	4.80%
5y	10.60%	4.26%	2.64%	3.96%	5.16%	1.97%	5.50%	4.65%
6y	10.68%	-	-	-	-	-	-	-
7y	10.91%	-	-	-	-	-	-	-
10y	11.25%	-	-	-	-	-	-	-
Overdrafts/ PRK	9.62%	2.88%	-	-	-	-	-	-
Credit Cards	9.21%	-	-	-	-	-	-	-

TENOR	LOANS (with Principal Installments/ Amortization)			
	IDR		USD	SGD
	Mortgage & Auto	Non Mortgage/ Auto		
o/n	-	-	-	-
1w	-	-	-	-
2w	-	-	-	-
3w	-	-	-	-
1m	8.39%	8.80%	2.46%	2.89%
3m	8.64%	10.18%	2.63%	3.21%
6m	9.97%	10.41%	3.06%	3.57%
1y	9.57%	10.41%	3.06%	3.57%
2y	9.59%	10.48%	3.22%	4.47%
3y	9.61%	10.54%	3.38%	4.77%
4y	9.62%	10.61%	3.54%	5.00%
5y	9.64%	10.67%	3.70%	5.24%
6y	9.66%	10.74%	-	-
7y	9.67%	10.80%	-	-
10y	9.73%	11.00%	-	-

The following table only applies for IDR TD placement whereby interest rate to customer is paid **AT THE MATURITY DATE (BULLET)**. **Please see page 6 for more details.**

#### IDR TD - Bullet Interest Payment (Interest is Paid at Maturity)

##### 1-mo Time Deposit

Opening Week	Actual Tenor (no of weeks)	Remaining Week(s) until Maturity	1-mo FTP Bid	FTP Offer (1 - 10 Jan 2016)	FTP for TD Early Uplift (p.a.)	Net FTP Credit to LOB (% of Principal)
7 - 13 Dec 15	3	1	8.25%	8.96%	8.01%	0.46%
14 - 20 Dec 15	2	2	8.25%	8.96%	7.54%	0.29%
21 - 27 Dec 15	1	3	8.25%	8.96%	6.12%	0.12%
28 - 31 Dec 15	0.5	3.5	8.25%	8.96%	3.28%	0.03%

##### 3-mo Time Deposit

Opening Month	Actual Tenor (no of months)	Remaining Month(s) until Maturity	3-mo FTP Bid	FTP Offer (1 - 10 Jan 2016)	FTP for TD Early Uplift (p.a.)	Net FTP Credit to LOB (% of Principal)
1-31 Oct 15	2	1	9.30%	8.96%	9.30%	1.58%
1-30 Nov 15	1	2	9.30%	9.63%	8.64%	0.72%
1-31 Dec 15	0.5	2.5	9.30%	10.30%	4.30%	0.18%

##### 6-mo Time Deposit

Opening Month	Actual Tenor (no of months)	Remaining Month(s) until Maturity	6-mo FTP Bid	FTP Offer (1 - 10 Jan 2016)	FTP for TD Early Uplift (p.a.)	Net FTP Credit to LOB (% of Principal)
1-31 Jul 15	5	1	9.50%	8.96%	9.50%	4.00%
1-31 Aug 15	4	2	9.50%	9.63%	9.43%	3.14%
1-30 Sep 15	3	3	9.50%	10.30%	8.70%	2.18%
1-31 Oct 15	2	4	9.50%	10.39%	7.72%	1.29%
1-30 Nov 15	1	5	9.50%	10.48%	4.60%	0.38%
1-31 Dec 15	0.5	5.5	9.50%	10.57%	0.00%	0.00%

##### 12-mo Time Deposit

Opening Month	Actual Tenor (no of months)	Remaining Month(s) until Maturity	12-mo FTP Bid	FTP Offer (1 - 10 Jan 2016)	FTP for TD Early Uplift (p.a.)	Net FTP Credit to LOB (% of Principal)
1-31 Jan 15	11	1	9.49%	8.96%	9.49%	8.74%
1-28 Feb 15	10	2	9.46%	9.63%	9.43%	7.86%
1-31 Mar 15	9	3	9.36%	10.30%	9.04%	6.78%
1-30 Apr 15	8	4	9.36%	10.39%	8.84%	5.89%
1-31 May 15	7	5	9.36%	10.48%	8.55%	4.99%
1-30 Jun 15	6	6	9.36%	10.57%	8.14%	4.07%
1-31 Jul 15	5	7	9.36%	10.52%	7.72%	3.22%
1-31 Aug 15	4	8	9.36%	10.47%	7.12%	2.37%
1-30 Sep 15	3	9	9.36%	10.42%	6.16%	1.54%
1-31 Oct 15	2	10	9.36%	10.37%	4.27%	0.71%
1-30 Nov 15	1	11	9.36%	10.32%	0.00%	0.00%
1-31 Dec 15	0.5	11.5	9.36%	10.27%	0.00%	0.00%

# GLOBAL MARKETS & CORPORATE TREASURY



## ALM & Investment

### USD FTP Rates for Early-Break Time Deposit (TD)

1 - 10 January 2016

The following table only applies for USD TD placement whereby interest rate to customer is paid **AT THE MATURITY DATE (BULLET)**. **Please see page 6 for more details.**

#### USD TD - Bullet Interest Payment (Interest is Paid at Maturity)

##### 1-mo Time Deposit

Opening Week	Actual Tenor (no of weeks)	Remaining Week(s) until Maturity	1-mo FTP Bid	FTP Offer (1 - 10 Jan 2016)	FTP for TD Early Uplift (p.a.)	Net FTP Credit to LOB (% of Principal)
7 - 13 Dec 15	3	1	2.25%	1.25%	2.25%	0.15%
14 - 20 Dec 15	2	2	2.25%	1.40%	2.25%	0.12%
21 - 27 Dec 15	1	3	2.25%	1.93%	2.25%	0.06%
28 - 31 Dec 15	0.5	3.5	2.25%	2.46%	0.75%	0.01%

##### 3-mo Time Deposit

Opening Month	Actual Tenor (no of months)	Remaining Month(s) until Maturity	3-mo FTP Bid	FTP Offer (1 - 10 Jan 2016)	FTP for TD Early Uplift (p.a.)	Net FTP Credit to LOB (% of Principal)
1-31 Oct 15	2	1	2.40%	2.46%	2.37%	0.39%
1-30 Nov 15	1	2	2.40%	2.55%	2.11%	0.18%
1-31 Dec 15	0.5	2.5	2.40%	2.63%	1.26%	0.05%

##### 6-mo Time Deposit

Opening Month	Actual Tenor (no of months)	Remaining Month(s) until Maturity	6-mo FTP Bid	FTP Offer (1 - 10 Jan 2016)	FTP for TD Early Uplift (p.a.)	Net FTP Credit to LOB (% of Principal)
1-31 Jul 15	5	1	2.79%	2.46%	2.79%	1.19%
1-31 Aug 15	4	2	2.79%	2.55%	2.79%	0.97%
1-30 Sep 15	3	3	2.79%	2.63%	2.79%	0.74%
1-31 Oct 15	2	4	2.79%	2.77%	2.79%	0.47%
1-30 Nov 15	1	5	2.79%	2.91%	2.17%	0.18%
1-31 Dec 15	0.5	5.5	2.79%	3.06%	0.00%	0.00%

##### 12-mo Time Deposit

Opening Month	Actual Tenor (no of months)	Remaining Month(s) until Maturity	12-mo FTP Bid	FTP Offer (1 - 10 Jan 2016)	FTP for TD Early Uplift (p.a.)	Net FTP Credit to LOB (% of Principal)
1-31 Jan 15	11	1	2.91%	2.46%	2.91%	2.71%
1-28 Feb 15	10	2	3.08%	2.55%	3.08%	2.66%
1-31 Mar 15	9	3	3.10%	2.63%	3.10%	2.44%
1-30 Apr 15	8	4	3.13%	2.77%	3.13%	2.20%
1-31 May 15	7	5	3.13%	2.91%	3.13%	1.91%
1-30 Jun 15	6	6	3.13%	3.06%	3.13%	1.60%
1-31 Jul 15	5	7	2.88%	3.09%	2.59%	1.08%
1-31 Aug 15	4	8	2.98%	3.12%	2.68%	0.89%
1-30 Sep 15	3	9	2.98%	3.16%	2.44%	0.61%
1-31 Oct 15	2	10	2.98%	3.19%	1.90%	0.32%
1-30 Nov 15	1	11	2.98%	3.23%	0.24%	0.02%
1-31 Dec 15	0.5	11.5	2.98%	3.26%	0.00%	0.00%

### Break-Even (BEV) Spreads for Back-to-Back Loans

1 - 10 January 2016

#### Conventional

The following tables only apply for back-to-back loan of which collateral is in the same currency as the loan. **Please see page 6 for more details.**

Deposits Rate	IDR					
	Collateral Coverage					
	100%	105%	110%	115%	120%	128%
0.00%	0.88%	0.55%	0.22%	0.00%	0.00%	0.00%
1.00%	0.88%	0.60%	0.32%	0.04%	0.00%	0.00%
2.00%	0.88%	0.65%	0.42%	0.19%	0.00%	0.00%
3.00%	0.88%	0.70%	0.52%	0.34%	0.16%	0.00%
4.00%	0.88%	0.75%	0.62%	0.49%	0.36%	0.15%
5.00%	0.88%	0.80%	0.72%	0.64%	0.56%	0.43%
5.50%	0.88%	0.83%	0.77%	0.72%	0.66%	0.57%
6.00%	0.88%	0.85%	0.82%	0.79%	0.76%	0.71%
6.50%	0.88%	0.88%	0.87%	0.87%	0.86%	0.85%
7.00%	0.88%	0.90%	0.92%	0.94%	0.96%	0.99%

Deposits Rate	USD					
	Collateral Coverage					
	100%	105%	110%	115%	120%	122%
0.00%	0.26%	0.20%	0.15%	0.09%	0.03%	0.01%
0.50%	0.26%	0.23%	0.20%	0.17%	0.13%	0.12%
1.00%	0.26%	0.25%	0.25%	0.24%	0.23%	0.23%
1.50%	0.26%	0.28%	0.30%	0.32%	0.33%	0.34%
1.70%	0.26%	0.29%	0.32%	0.35%	0.37%	0.38%

#### Note:

Actual Deposit COF as per Oct 2015:

IDR: 6.62%

USD: 1.14%

#### Sharia

The following tables apply for back-to-back loan of which collateral is in the same currency as the loan. **Please see page 6 for more details.**

IDR					
Deposits Rate	Collateral Coverage				
	100%	105%	110%	115%	118%
0.00%	0.72%	0.40%	0.07%	0.00%	0.00%
1.00%	0.72%	0.45%	0.17%	0.00%	0.00%
2.00%	0.72%	0.50%	0.27%	0.03%	0.00%
3.00%	0.72%	0.55%	0.37%	0.18%	0.08%
4.00%	0.72%	0.60%	0.47%	0.33%	0.26%
5.00%	0.73%	0.65%	0.57%	0.48%	0.44%
5.50%	0.73%	0.67%	0.62%	0.56%	0.53%
6.00%	0.73%	0.70%	0.67%	0.63%	0.62%
6.50%	0.73%	0.72%	0.72%	0.71%	0.71%
7.00%	0.73%	0.75%	0.77%	0.78%	0.80%

USD				
Deposits Rate	Collateral Coverage			
	100%	105%	110%	112%
0.00%	0.15%	0.09%	0.04%	0.01%
0.50%	0.15%	0.12%	0.09%	0.07%
1.00%	0.15%	0.14%	0.14%	0.13%
1.50%	0.15%	0.17%	0.19%	0.19%
1.70%	0.15%	0.18%	0.21%	0.22%

#### Note:

Actual Deposit COF as per Oct 2015:

IDR: 6.62%

USD: 1.14%

1. **CASA FTP**

Starting June 22, 2015 onwards, for every USD CASA customer's rate that pays above normal rate (around 0.50% p.a.) will only receive USD CASA FTP rate at **1.50%** p.a. instead of 2.95% p.a.

2. **IDR TD Early-Break**

For IDR TD of which interest is paid MONTHLY/ PERIODICALLY, please refer/ send an email to GLOBAL MARKET RATES ([GM\\_ALM@maybank.co.id](mailto:GM_ALM@maybank.co.id)) to get FTP rates/ break funding cost information

All EARLY-BREAK TDs must be informed through email to GLOBAL MARKET RATES ([GM\\_ALM@maybank.co.id](mailto:GM_ALM@maybank.co.id)).

Please **DO NOT SEND** it to [GlobalMarketsStaff@maybank.co.id](mailto:GlobalMarketsStaff@maybank.co.id)

3. **How to Read "Early-Break" TD FTP Table**

For example, a 6-month IDR TD placed in Oct 2015 is early-break during this period.

- The FTP rate that LOB/ Branch will receive is **7.72%** p.a. instead of 9.50% p.a. (refer to "FTP for TD Early Uplift" column)
- In other words, the net FTP that LOB/ Branch will receive equals to **1.29%** of the Principal. (refer to "Net FTP Credit to LOB" column)

4. **How to Read CONVENTIONAL "BEV Spreads" Table**

For example, break-even spread for IDR conventional CASA rate at 3% and collateral coverage of 110% is **0.52%**

Hence, the minimum IDR back-to-back (BTB) customer's loan rate is  $3\% + 0.52\% = \mathbf{3.52\%}$

5. **How to Read SHARIA "BEV Spreads" Table**

For example, break-even spread for IDR sharia CASA rate at 3% and collateral coverage of 110% is **0.37%**

Hence, the minimum IDR back-to-back (BTB) customer's loan rate is  $3\% + 0.37\% = \mathbf{3.37\%}$

6. **Back-to-back Loan**

For cross currency back-to-back loan FTP (loan and collateral are in different currencies), please refer/ send email to GLOBAL MARKET RATES

Further questions, please contact:

Rininta Fani Lubis - ext 29607

Hery Winarto - ext 29612

Edij - ext 29606

[GM\\_ALM@maybank.co.id](mailto:GM_ALM@maybank.co.id)