

GLOBAL MARKETS & CORPORATE TREASURY



ALM & Investment

Fund Transfer Pricing (FTP) Rates

23 - 29 November 2015

Please see page 6 for more details.

TENOR	DEPOSITS							
	IDR	USD	EUR	GBP	AUD	JPY	SGD	CNH
TD o/n	6.26%	0.47%	0.11%	0.71%	-	-	-	4.43%
TD 1w	7.01%	0.54%	0.11%	0.72%	-	0.31%	-	4.37%
TD 2w	7.17%	1.10%	0.12%	0.72%	-	0.31%	-	4.34%
TD 3w	7.30%	2.02%	0.13%	0.73%	-	0.31%	-	4.31%
TD 1m	8.25%	2.25%	0.14%	0.74%	2.01%	0.31%	2.64%	4.29%
TD 3m	9.55%	2.40%	0.37%	0.98%	2.36%	0.43%	2.93%	4.46%
TD 6m	9.75%	2.79%	0.62%	1.40%	2.74%	0.75%	3.26%	4.32%
TD 1y	9.36%	2.98%	1.26%	2.13%	3.17%	1.21%	3.37%	4.13%
TD 2y	9.74%	3.25%	1.39%	2.47%	3.52%	1.37%	4.23%	3.70%
TD 3y	9.63%	3.38%	1.72%	2.92%	3.95%	1.55%	4.36%	3.70%
TD 4y	9.65%	3.77%	2.00%	3.24%	4.35%	1.66%	4.64%	3.65%
TD 5y	9.75%	3.89%	2.30%	3.54%	4.73%	1.79%	4.97%	3.70%
CASA	8.10%	2.95%	0.76%	1.51%	2.69%	0.81%	2.95%	4.24%

TENOR	LOANS (Bullet Payments/ Non Amortization)							
	IDR	USD	EUR	GBP	AUD	JPY	SGD	CNH
o/n	-	-	0.12%	0.78%	-	-	-	4.85%
1w	-	-	0.12%	0.79%	-	0.34%	-	4.79%
2w	-	-	0.13%	0.79%	-	0.34%	-	4.76%
3w	-	-	0.14%	0.80%	-	0.34%	-	4.73%
1m	9.05%	2.46%	0.15%	0.81%	2.20%	0.34%	2.89%	4.70%
3m	10.39%	2.63%	0.40%	1.07%	2.59%	0.47%	3.21%	4.88%
6m	10.66%	3.06%	0.67%	1.53%	3.00%	0.82%	3.57%	4.73%
1y	10.27%	3.26%	1.38%	2.33%	3.47%	1.32%	3.70%	4.52%
2y	10.45%	3.56%	1.52%	2.70%	3.86%	1.50%	4.63%	4.05%
3y	10.44%	3.70%	1.88%	3.19%	4.33%	1.70%	4.78%	4.05%
4y	10.52%	4.13%	2.19%	3.55%	4.77%	1.82%	5.08%	4.00%
5y	10.60%	4.26%	2.52%	3.88%	5.19%	1.96%	5.44%	4.05%
6y	10.68%	-	-	-	-	-	-	-
7y	10.91%	-	-	-	-	-	-	-
10y	11.25%	-	-	-	-	-	-	-
Overdrafts (PRK)	9.71%	2.88%	-	-	-	-	-	-
Credit Cards	9.30%	-	-	-	-	-	-	-

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	10.06%	10.41%	3.06%	3.57%
1y	9.57%	10.41%	3.06%	3.57%
2y	9.59%	10.48%	3.22%	4.33%
3y	9.61%	10.54%	3.38%	4.63%
4y	9.62%	10.61%	3.54%	4.89%
5y	9.64%	10.67%	3.70%	5.14%
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 (23 - 29 Nov 2015)	FTP for TD Early Uplift (p.a.)	Net FTP Credit to LOB (% of Principal)
26 Oct - 1 Nov 15	3	1	8.25%	9.00%	8.00%	0.46%
2 - 8 Nov 15	2	2	8.25%	9.00%	7.50%	0.29%
9 - 15 Nov 15	1	3	8.25%	9.05%	5.85%	0.11%
16 - 22 Nov 15	0.5	3.5	8.25%	9.05%	2.65%	0.03%

3-mo Time Deposit

Opening Month	Actual Tenor (no of months)	Remaining Month(s) until Maturity	3-mo FTP Bid	FTP Offer (23 - 29 Nov 2015)	FTP for TD Early Uplift (p.a.)	Net FTP Credit to LOB (% of Principal)
1-31 Aug 15	2	1	9.30%	9.05%	9.30%	1.57%
1-30 Sep 15	1	2	9.30%	9.72%	8.46%	0.70%
1-31 Oct 15	0.5	2.5	9.30%	10.39%	3.85%	0.16%

6-mo Time Deposit

Opening Month	Actual Tenor (no of months)	Remaining Month(s) until Maturity	6-mo FTP Bid	FTP Offer (23 - 29 Nov 2015)	FTP for TD Early Uplift (p.a.)	Net FTP Credit to LOB (% of Principal)
1-31 May 15	5	1	9.23%	9.05%	9.23%	3.86%
1-30 Jun 15	4	2	9.50%	9.72%	9.39%	3.13%
1-31 Jul 15	3	3	9.50%	10.39%	8.61%	2.15%
1-31 Aug 15	2	4	9.50%	10.48%	7.54%	1.26%
1-30 Sep 15	1	5	9.50%	10.57%	4.15%	0.35%
1-31 Oct 15	0.5	5.5	9.50%	10.66%	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 (23 - 29 Nov 2015)	FTP for TD Early Uplift (p.a.)	Net FTP Credit to LOB (% of Principal)
1-30 Nov 14	11	1	9.51%	9.05%	9.51%	8.76%
1-31 Dec 14	10	2	9.51%	9.72%	9.47%	7.89%
1-31 Jan 15	9	3	9.49%	10.39%	9.19%	6.89%
1-28 Feb 15	8	4	9.46%	10.48%	8.95%	5.97%
1-31 Mar 15	7	5	9.36%	10.57%	8.49%	4.95%
1-30 Apr 15	6	6	9.36%	10.66%	8.05%	4.03%
1-31 May 15	5	7	9.36%	10.60%	7.62%	3.17%
1-30 Jun 15	4	8	9.36%	10.53%	7.00%	2.33%
1-31 Jul 15	3	9	9.36%	10.47%	6.02%	1.51%
1-31 Aug 15	2	10	9.36%	10.40%	4.12%	0.69%
1-30 Sep 15	1	11	9.36%	10.34%	0.00%	0.00%
1-31 Oct 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)

23 - 29 November 2015

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 (23 - 29 Nov 2015)	FTP for TD Early Uplift (p.a.)	Net FTP Credit to LOB (% of Principal)
26 Oct - 1 Nov 15	3	1	2.25%	1.25%	2.25%	0.15%
2 - 8 Nov 15	2	2	2.25%	1.40%	2.25%	0.12%
9 - 15 Nov 15	1	3	2.25%	1.93%	2.25%	0.06%
16 - 22 Nov 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 (23 - 29 Nov 2015)	FTP for TD Early Uplift (p.a.)	Net FTP Credit to LOB (% of Principal)
1-31 Aug 15	2	1	2.40%	2.46%	2.37%	0.39%
1-30 Sep 15	1	2	2.40%	2.55%	2.11%	0.18%
1-31 Oct 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 (23 - 29 Nov 2015)	FTP for TD Early Uplift (p.a.)	Net FTP Credit to LOB (% of Principal)
1-31 May 15	5	1	3.04%	2.46%	3.04%	1.32%
1-30 Jun 15	4	2	2.79%	2.55%	2.79%	0.97%
1-31 Jul 15	3	3	2.79%	2.63%	2.79%	0.74%
1-31 Aug 15	2	4	2.79%	2.77%	2.79%	0.47%
1-30 Sep 15	1	5	2.79%	2.91%	2.17%	0.18%
1-31 Oct 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 (23 - 29 Nov 2015)	FTP for TD Early Uplift (p.a.)	Net FTP Credit to LOB (% of Principal)
1-30 Nov 14	11	1	2.91%	2.46%	2.91%	2.71%
1-31 Dec 14	10	2	2.91%	2.55%	2.91%	2.49%
1-31 Jan 15	9	3	3.08%	2.63%	3.08%	2.42%
1-28 Feb 15	8	4	3.10%	2.77%	3.10%	2.17%
1-31 Mar 15	7	5	3.13%	2.91%	3.13%	1.91%
1-30 Apr 15	6	6	3.13%	3.06%	3.13%	1.60%
1-31 May 15	5	7	3.13%	3.09%	3.13%	1.32%
1-30 Jun 15	4	8	2.88%	3.12%	2.39%	0.80%
1-31 Jul 15	3	9	2.98%	3.16%	2.44%	0.61%
1-31 Aug 15	2	10	2.98%	3.19%	1.90%	0.32%
1-30 Sep 15	1	11	2.98%	3.23%	0.24%	0.02%
1-31 Oct 15	0.5	11.5	2.98%	3.26%	0.00%	0.00%

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

23 - 29 November 2015

Conventional

Deposits Rate	IDR Collateral Coverage					
	100%	105%	110%	115%	120%	128%
0.00%	0.84%	0.52%	0.20%	0.00%	0.00%	0.00%
1.00%	0.84%	0.57%	0.30%	0.02%	0.00%	0.00%
2.00%	0.84%	0.62%	0.40%	0.17%	0.00%	0.00%
3.00%	0.84%	0.67%	0.50%	0.32%	0.15%	0.00%
4.00%	0.84%	0.72%	0.60%	0.47%	0.35%	0.15%
5.00%	0.84%	0.77%	0.70%	0.62%	0.55%	0.43%
5.50%	0.84%	0.79%	0.75%	0.70%	0.65%	0.57%
6.00%	0.84%	0.82%	0.80%	0.77%	0.75%	0.71%
6.50%	0.84%	0.84%	0.85%	0.85%	0.85%	0.85%
7.00%	0.84%	0.87%	0.90%	0.92%	0.95%	0.99%

Deposits Rate	USD Collateral Coverage					
	100%	105%	110%	115%	120%	122%
0.00%	0.29%	0.22%	0.16%	0.10%	0.04%	0.01%
0.50%	0.29%	0.25%	0.21%	0.17%	0.14%	0.12%
1.00%	0.29%	0.27%	0.26%	0.25%	0.24%	0.23%
1.50%	0.29%	0.30%	0.31%	0.32%	0.34%	0.34%
1.70%	0.29%	0.31%	0.33%	0.35%	0.38%	0.38%

Note:

Actual Deposit COF as per Sep 2015:

IDR: 6.48%

USD: 1.26%

Sharia

IDR					
Deposits Rate	Collateral Coverage				
	100%	105%	110%	115%	118%
0.00%	0.70%	0.38%	0.05%	0.00%	0.00%
1.00%	0.70%	0.43%	0.15%	0.00%	0.00%
2.00%	0.70%	0.48%	0.25%	0.03%	0.00%
3.00%	0.70%	0.53%	0.35%	0.18%	0.08%
4.00%	0.70%	0.58%	0.45%	0.33%	0.26%
5.00%	0.70%	0.63%	0.55%	0.48%	0.44%
5.50%	0.70%	0.65%	0.60%	0.56%	0.53%
6.00%	0.70%	0.68%	0.65%	0.63%	0.62%
6.50%	0.70%	0.70%	0.70%	0.71%	0.71%
7.00%	0.70%	0.73%	0.75%	0.78%	0.80%

USD				
Deposits Rate	Collateral Coverage			
	100%	105%	110%	112%
0.00%	0.16%	0.10%	0.04%	0.01%
0.50%	0.17%	0.13%	0.09%	0.07%
1.00%	0.17%	0.15%	0.14%	0.13%
1.50%	0.17%	0.18%	0.19%	0.19%
1.70%	0.17%	0.19%	0.21%	0.22%

Note:

Actual Deposit COF as per Sep 2015:

IDR: 6.48%

USD: 1.26%

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) for FTP rates/ break funding cost information

All EARLY-BREAK TDs must be informed through email to GLOBAL MARKET RATES (GM_ALM@maybank.co.id).

Please **DO NOT SEND** it to GlobalMarketsStaff@maybank.co.id

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

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

- The FTP rate that LOB/ Branch will receive is **4.15%** 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 **0.35%** 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 **0.50%**

Hence, the minimum IDR back-to-back (BTB) customer's loan rate is $3\% + 0.50\% = \mathbf{3.50\%}$

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 **0.35%**

Hence, the minimum IDR back-to-back (BTB) customer's loan rate is $3\% + 0.35\% = \mathbf{3.35\%}$

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