

# GLOBAL MARKETS & CORPORATE TREASURY



## ALM & Investment

### Fund Transfer Pricing (FTP) Rates

15 - 21 February 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%	0.01%	0.71%	-	-	-	1.34%
TD 1w	7.01%	0.54%	0.02%	0.72%	-	0.26%	-	5.74%
TD 2w	7.17%	1.10%	0.03%	0.72%	-	0.26%	-	5.86%
TD 3w	7.30%	2.02%	0.04%	0.73%	-	0.27%	-	5.99%
TD 1m	8.25%	2.25%	0.05%	0.74%	2.07%	0.27%	2.64%	6.12%
TD 3m	9.05%	2.15%	0.28%	1.00%	2.45%	0.39%	2.93%	5.80%
TD 6m	9.25%	2.54%	0.53%	1.40%	2.83%	0.67%	3.26%	5.33%
TD 1y	9.36%	2.73%	1.18%	2.09%	3.10%	1.10%	3.37%	5.15%
TD 2y	9.74%	3.25%	1.31%	2.24%	3.38%	1.17%	4.04%	4.75%
TD 3y	9.63%	3.38%	1.62%	2.57%	3.75%	1.31%	4.24%	4.66%
TD 4y	9.65%	3.77%	1.87%	2.83%	4.10%	1.41%	4.31%	4.38%
TD 5y	9.75%	3.89%	2.14%	3.10%	4.41%	1.53%	4.62%	4.66%
CASA	8.10%	2.95%	0.68%	1.50%	2.69%	0.73%	2.95%	5.53%

TENOR	LOANS (Bullet Payments/ Non Amortization)							
	IDR	USD	EUR	GBP	AUD	JPY	SGD	CNH
o/n	-	-	0.02%	0.78%	-	-	-	1.47%
1w	-	-	0.02%	0.79%	-	0.28%	-	6.28%
2w	-	-	0.03%	0.79%	-	0.29%	-	6.42%
3w	-	-	0.04%	0.80%	-	0.29%	-	6.56%
1m	8.96%	2.46%	0.06%	0.81%	2.27%	0.30%	2.89%	6.70%
3m	9.80%	2.38%	0.31%	1.09%	2.68%	0.43%	3.21%	6.36%
6m	10.07%	2.81%	0.58%	1.54%	3.10%	0.73%	3.57%	5.84%
1y	10.27%	3.01%	1.29%	2.29%	3.40%	1.20%	3.70%	5.64%
2y	10.45%	3.56%	1.44%	2.46%	3.70%	1.28%	4.43%	5.20%
3y	10.44%	3.70%	1.77%	2.82%	4.11%	1.44%	4.65%	5.10%
4y	10.52%	4.12%	2.05%	3.10%	4.49%	1.54%	4.72%	4.80%
5y	10.60%	4.26%	2.35%	3.39%	4.83%	1.68%	5.06%	5.10%
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%	8.96%	2.46%	2.89%
3m	8.64%	9.80%	2.63%	3.21%
6m	9.97%	10.07%	3.06%	3.57%
1y	9.57%	10.07%	3.06%	3.57%
2y	9.59%	10.13%	3.22%	4.13%
3y	9.61%	10.19%	3.38%	4.43%
4y	9.62%	10.25%	3.54%	4.65%
5y	9.64%	10.30%	3.70%	4.86%
6y	9.66%	10.36%	-	-
7y	9.67%	10.42%	-	-
10y	9.73%	10.60%	-	-

# GLOBAL MARKETS & CORPORATE TREASURY



## ALM & Investment

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

15 - 21 February 2016

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 (15-21 Feb 2016)	FTP for TD Early Uplift (p.a.)	Net FTP Credit to LOB (% of Principal)
18 - 24 Jan 16	3	1	8.25%	8.96%	8.01%	0.46%
25 - 31 Jan 16	2	2	8.25%	8.96%	7.54%	0.29%
1 - 7 Feb 16	1	3	8.25%	8.96%	6.12%	0.12%
8 - 14 Feb 16	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 (15-21 Feb 2016)	FTP for TD Early Uplift (p.a.)	Net FTP Credit to LOB (% of Principal)
1-30 Nov 15	2	1	9.55%	8.96%	9.55%	1.64%
1-31 Dec 15	1	2	9.55%	9.38%	9.55%	0.82%
1-31 Jan 16	0.5	2.5	9.55%	9.80%	8.30%	0.35%

##### 6-mo Time Deposit

Opening Month	Actual Tenor (no of months)	Remaining Month(s) until Maturity	6-mo FTP Bid	FTP Offer (15-21 Feb 2016)	FTP for TD Early Uplift (p.a.)	Net FTP Credit to LOB (% of Principal)
1-31 Aug 15	5	1	9.50%	8.96%	9.50%	4.00%
1-30 Sep 15	4	2	9.50%	9.38%	9.50%	3.19%
1-31 Oct 15	3	3	9.75%	9.80%	9.70%	2.42%
1-30 Nov 15	2	4	9.75%	9.89%	9.47%	1.58%
1-31 Dec 15	1	5	9.75%	9.98%	8.60%	0.72%
1-31 Jan 16	0.5	5.5	9.75%	10.07%	6.23%	0.26%

##### 12-mo Time Deposit

Opening Month	Actual Tenor (no of months)	Remaining Month(s) until Maturity	12-mo FTP Bid	FTP Offer (15-21 Feb 2016)	FTP for TD Early Uplift (p.a.)	Net FTP Credit to LOB (% of Principal)
1-28 Feb 15	11	1	9.46%	8.96%	9.46%	8.71%
1-31 Mar 15	10	2	9.36%	9.38%	9.35%	7.79%
1-30 Apr 15	9	3	9.36%	9.80%	9.21%	6.91%
1-31 May 15	8	4	9.36%	9.89%	9.09%	6.06%
1-30 Jun 15	7	5	9.36%	9.98%	8.91%	5.20%
1-31 Jul 15	6	6	9.36%	10.07%	8.64%	4.32%
1-31 Aug 15	5	7	9.36%	10.10%	8.31%	3.46%
1-30 Sep 15	4	8	9.36%	10.14%	7.79%	2.60%
1-31 Oct 15	3	9	9.36%	10.17%	6.91%	1.73%
1-30 Nov 15	2	10	9.36%	10.21%	5.10%	0.85%
1-31 Dec 15	1	11	9.36%	10.24%	0.00%	0.00%
1-31 Jan 16	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)

15 - 21 February 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 (15-21 Feb 2016)	FTP for TD Early Uplift (p.a.)	Net FTP Credit to LOB (% of Principal)
18 - 24 Jan 16	3	1	2.25%	1.25%	2.25%	0.15%
25 - 31 Jan 16	2	2	2.25%	1.40%	2.25%	0.12%
1 - 7 Feb 16	1	3	2.25%	1.93%	2.25%	0.06%
8 - 14 Feb 16	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 (15-21 Feb 2016)	FTP for TD Early Uplift (p.a.)	Net FTP Credit to LOB (% of Principal)
1-30 Nov 15	2	1	2.40%	2.46%	2.37%	0.39%
1-31 Dec 15	1	2	2.40%	2.42%	2.36%	0.20%
1-31 Jan 16	0.5	2.5	2.40%	2.38%	2.40%	0.10%

#### 6-mo Time Deposit

Opening Month	Actual Tenor (no of months)	Remaining Month(s) until Maturity	6-mo FTP Bid	FTP Offer (15-21 Feb 2016)	FTP for TD Early Uplift (p.a.)	Net FTP Credit to LOB (% of Principal)
1-31 Aug 15	5	1	2.79%	2.46%	2.79%	1.19%
1-30 Sep 15	4	2	2.79%	2.42%	2.79%	0.99%
1-31 Oct 15	3	3	2.79%	2.38%	2.79%	0.80%
1-30 Nov 15	2	4	2.79%	2.52%	2.79%	0.55%
1-31 Dec 15	1	5	2.79%	2.66%	2.79%	0.29%
1-31 Jan 16	0.5	5.5	2.79%	2.81%	2.62%	0.11%

#### 12-mo Time Deposit

Opening Month	Actual Tenor (no of months)	Remaining Month(s) until Maturity	12-mo FTP Bid	FTP Offer (15-21 Feb 2016)	FTP for TD Early Uplift (p.a.)	Net FTP Credit to LOB (% of Principal)
1-28 Feb 15	11	1	2.91%	2.46%	2.91%	2.71%
1-31 Mar 15	10	2	3.08%	2.42%	3.08%	2.68%
1-30 Apr 15	9	3	3.10%	2.38%	3.10%	2.50%
1-31 May 15	8	4	3.13%	2.52%	3.13%	2.29%
1-30 Jun 15	7	5	3.13%	2.66%	3.13%	2.02%
1-31 Jul 15	6	6	3.13%	2.81%	3.13%	1.72%
1-31 Aug 15	5	7	2.88%	2.84%	2.88%	1.22%
1-30 Sep 15	4	8	2.98%	2.87%	2.98%	1.06%
1-31 Oct 15	3	9	2.98%	2.91%	2.98%	0.80%
1-30 Nov 15	2	10	2.98%	2.94%	2.98%	0.53%
1-31 Dec 15	1	11	2.98%	2.98%	2.98%	0.25%
1-31 Jan 16	0.5	11.5	2.98%	3.01%	2.20%	0.09%

#### 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.**

IDR						
Deposits Rate	Collateral Coverage					
	100%	105%	110%	115%	120%	128%
0.00%	0.92%	0.59%	0.25%	0.00%	0.00%	0.00%
1.00%	0.92%	0.64%	0.35%	0.06%	0.00%	0.00%
2.00%	0.92%	0.69%	0.45%	0.21%	0.00%	0.00%
3.00%	0.92%	0.74%	0.55%	0.36%	0.17%	0.00%
4.00%	0.92%	0.79%	0.65%	0.51%	0.37%	0.15%
5.00%	0.92%	0.84%	0.75%	0.66%	0.57%	0.43%
5.50%	0.92%	0.86%	0.80%	0.73%	0.67%	0.57%
6.00%	0.92%	0.89%	0.85%	0.81%	0.77%	0.71%
6.50%	0.93%	0.91%	0.90%	0.88%	0.87%	0.85%
7.00%	0.93%	0.94%	0.95%	0.96%	0.97%	0.99%

USD						
Deposits Rate	Collateral Coverage					
	100%	105%	110%	115%	120%	122%
0.00%	0.24%	0.19%	0.14%	0.08%	0.03%	0.01%
0.50%	0.24%	0.21%	0.19%	0.16%	0.13%	0.12%
1.00%	0.24%	0.24%	0.24%	0.23%	0.23%	0.23%
1.50%	0.24%	0.26%	0.29%	0.31%	0.33%	0.34%
1.70%	0.24%	0.27%	0.31%	0.34%	0.37%	0.38%

#### Note:

Actual Deposit COF as per Dec 2015:

IDR: 6.77%

USD: 1.04%

#### 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%	0.75%	0.42%	0.08%	0.00%	0.00%
1.00%	0.75%	0.47%	0.18%	0.00%	0.00%
2.00%	0.75%	0.52%	0.28%	0.04%	0.00%
3.00%	0.75%	0.57%	0.38%	0.19%	0.07%
4.00%	0.75%	0.62%	0.48%	0.34%	0.25%
5.00%	0.75%	0.67%	0.58%	0.49%	0.43%
5.50%	0.75%	0.69%	0.63%	0.56%	0.52%
6.00%	0.75%	0.72%	0.68%	0.64%	0.61%
6.50%	0.75%	0.74%	0.73%	0.71%	0.70%
7.00%	0.75%	0.77%	0.78%	0.79%	0.79%

USD				
Deposits Rate	Collateral Coverage			
	100%	105%	110%	112%
0.00%	0.14%	0.09%	0.03%	0.01%
0.50%	0.14%	0.11%	0.08%	0.07%
1.00%	0.14%	0.14%	0.13%	0.13%
1.50%	0.14%	0.16%	0.18%	0.19%
1.70%	0.14%	0.17%	0.20%	0.22%

#### Note:

Actual Deposit COF as per Dec 2015:

IDR: 6.77%

USD: 1.04%

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)** 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)**. 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 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 **0.55%**  
Hence, the minimum IDR back-to-back (BTB) customer's loan rate is  $3\% + 0.55\% = \mathbf{3.55\%}$
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 **0.38%**  
Hence, the minimum IDR back-to-back (BTB) customer's loan rate is  $3\% + 0.38\% = \mathbf{3.38\%}$
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
7. **FTP Incentives (New)**  
Starting Feb 8, 2016 onwards, for every 3-month or 6-month **IDR TD** customer's rate that pays up to 8.75% p.a. (maximum threshold) will receive **FTP incentive of 25 bps (0.25%)** above the current 3-month or 6-month IDR FTP, respectively. This incentive applies to new booking and/or rollover TDs.

Further questions, please contact:

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