

METROPOLITAN BANK & TRUST COMPANY
LIQUIDITY COVERAGE RATIO DISCLOSURE TEMPLATE - CONSOLIDATED
(In Single Currency, Absolute Amount)
As of December 2023

NATURE OF ITEM	TOTAL UNWEIGHTED ¹ VALUE (AVERAGE)	TOTAL WEIGHTED ² VALUE (AVERAGE)
STOCK OF HIGH-QUALITY LIQUID ASSETS (HQLA)		
1. TOTAL STOCK OF HQLA		1,170,666,069,797.67
EXPECTED CASH OUTFLOWS		
2. Deposits, of which:	2,277,288,087,625.86	576,247,449,086.87
3. Retail funding	1,299,254,422,703.98	157,366,919,628.18
4. Wholesale funding, of which:	978,033,664,921.88	418,880,529,458.69
5. <i>Operational deposits</i>	555,169,308,011.30	166,550,792,403.39
6. <i>Non-operational deposits (all counterparties)</i>	422,864,356,910.58	252,329,737,055.30
7. Unsecured wholesale funding (all counterparties)	16,509,054,235.07	15,615,313,105.97
8. Secured funding		4,505,849,742.01
9. Derivatives contracts, of which:	645,742,060,184.16	645,742,060,184.16
10. Outflows related to derivatives exposures (net)	645,742,060,184.16	645,742,060,184.16
11. Outflows related to collateral requirements	0.00	0.00
12. Structured financing instruments	0.00	0.00
13. Committed business facilities (all counterparties)	99,388,456,856.09	30,083,401,041.26
14. Other contractual obligations within a 30-day period	15,898,085,968.10	15,898,085,968.10
15. Other contingent funding obligations	295,167,235,244.15	8,855,017,057.32
16. TOTAL EXPECTED CASH OUTFLOWS		1,296,947,176,185.69
EXPECTED CASH INFLOWS		
17. Secured Lending	553,272,923.17	0.00
18. Fully performing exposures (all counterparties)	264,372,047,216.26	154,666,931,603.82
19. Other cash inflows	672,973,022,149.86	672,973,022,149.86
20. TOTAL EXPECTED CASH INFLOWS	937,898,342,289.29	827,639,953,753.68
		Total Adjusted³ Value
21. TOTAL STOCK OF HQLA		1,170,666,069,797.67
22. TOTAL EXPECTED NET CASH OUTFLOWS		469,307,222,432.00
23. LIQUIDITY COVERAGE RATIO (%)		249.45%

1/ Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

2/ Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows or outflows).

3/ Adjusted values must be calculated after the application of both: (i) haircuts (for total HQLA) and inflow and outflow rates (for Total Net Cash Outflow); and (ii) applicable cap and ceiling (i.e., cap on Level 2 assets for HQLA and ceiling on inflows).

Datapoints used were the simple average of the quarterly CONSO report as of March 31, 2023, June 30, 2023, September 30, 2023, and December 31, 2023.