

**CO: Risk Management Department**

**MCLR History**

| Effective Date | ON    | 1M    | 3M    | 6M    | 1 Year |
|----------------|-------|-------|-------|-------|--------|
| 01-Apr-20      | 7.80% | 7.85% | 8.00% | 8.05% | 8.10%  |
| 03-May-20      | 7.50% | 7.55% | 7.70% | 7.75% | 7.80%  |
| 03-Jun-20      | 7.20% | 7.25% | 7.40% | 7.45% | 7.50%  |
| 03-Jul-20      | 7.10% | 7.15% | 7.30% | 7.35% | 7.40%  |
| 03-Aug-20      | 7.05% | 7.10% | 7.25% | 7.30% | 7.35%  |
| 03-Sep-20      | 7.05% | 7.10% | 7.25% | 7.30% | 7.30%  |
| 03-Oct-20      | 7.05% | 7.10% | 7.25% | 7.30% | 7.30%  |
| 03-Nov-20      | 7.05% | 7.10% | 7.25% | 7.30% | 7.30%  |
| 03-Dec-20      | 7.05% | 7.10% | 7.25% | 7.30% | 7.30%  |
| 03-Jan-21      | 7.05% | 7.10% | 7.25% | 7.30% | 7.30%  |
| 03-Feb-21      | 7.05% | 7.10% | 7.25% | 7.30% | 7.30%  |
| 03-Mar-21      | 7.05% | 7.10% | 7.25% | 7.30% | 7.30%  |
| 03-Apr-21      | 7.05% | 7.10% | 7.25% | 7.30% | 7.30%  |
| 03-May-21      | 6.90% | 7.05% | 7.15% | 7.20% | 7.30%  |
| 03-Jun-21      | 6.90% | 7.05% | 7.15% | 7.20% | 7.30%  |
| 03-Jul-21      | 6.90% | 7.05% | 7.15% | 7.20% | 7.30%  |
| 03-Aug-21      | 6.95% | 7.05% | 7.15% | 7.25% | 7.35%  |
| 03-Sep-21      | 6.95% | 7.05% | 7.15% | 7.25% | 7.35%  |
| 03-Oct-21      | 6.95% | 7.05% | 7.15% | 7.25% | 7.35%  |
| 03-Nov-21      | 6.45% | 6.70% | 6.90% | 7.05% | 7.30%  |
| 03-Dec-21      | 6.45% | 6.70% | 6.90% | 7.05% | 7.30%  |
| 03-Jan-22      | 6.45% | 6.70% | 6.90% | 7.05% | 7.30%  |
| 03-Feb-22      | 6.45% | 6.70% | 6.85% | 7.00% | 7.30%  |
| 03-Mar-22      | 6.45% | 6.70% | 6.85% | 7.00% | 7.30%  |
| 03-Apr-22      | 6.45% | 6.70% | 6.85% | 7.00% | 7.30%  |
| 03-May-22      | 6.45% | 6.70% | 6.85% | 7.00% | 7.30%  |
| 03-Jun-22      | 6.60% | 6.80% | 7.00% | 7.25% | 7.40%  |
| 03-Jul-22      | 6.75% | 6.95% | 7.15% | 7.40% | 7.55%  |
| 03-Aug-22      | 6.85% | 7.15% | 7.25% | 7.50% | 7.65%  |
| 03-Sep-22      | 6.95% | 7.25% | 7.35% | 7.60% | 7.75%  |
| 03-Oct-22      | 7.05% | 7.35% | 7.45% | 7.70% | 7.85%  |
| 03-Nov-22      | 7.40% | 7.50% | 7.65% | 7.90% | 8.10%  |
| 03-Dec-22      | 7.50% | 7.70% | 7.75% | 8.00% | 8.20%  |
| 03-Jan-23      | 7.75% | 7.90% | 7.95% | 8.20% | 8.30%  |
| 03-Feb-23      | 7.90% | 8.05% | 8.10% | 8.35% | 8.45%  |

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|----------------|-------|-------|-------|-------|--------|
| 03-Mar-23      | 8.00% | 8.10% | 8.20% | 8.45% | 8.55%  |
| 03-Apr-23      | 8.00% | 8.10% | 8.20% | 8.45% | 8.60%  |
| 03-May-23      | 8.00% | 8.10% | 8.20% | 8.45% | 8.60%  |
| 03-Jun-23      | 8.00% | 8.15% | 8.25% | 8.50% | 8.65%  |
| 03-Jul-23      | 8.00% | 8.15% | 8.25% | 8.50% | 8.65%  |
| 03-Aug-23      | 8.00% | 8.15% | 8.25% | 8.50% | 8.65%  |
| 03-Sep-23      | 8.05% | 8.20% | 8.35% | 8.55% | 8.70%  |
| 03-Oct-23      | 8.05% | 8.20% | 8.35% | 8.55% | 8.70%  |
| 03-Nov-23      | 8.10% | 8.25% | 8.40% | 8.60% | 8.75%  |
| 03-Dec-23      | 8.10% | 8.25% | 8.40% | 8.60% | 8.75%  |
| 03-Jan-24      | 8.10% | 8.30% | 8.45% | 8.65% | 8.80%  |
| 03-Feb-24      | 8.15% | 8.35% | 8.50% | 8.70% | 8.85%  |
| 03-Mar-24      | 8.15% | 8.35% | 8.50% | 8.70% | 8.85%  |
| 03-Apr-24      | 8.15% | 8.35% | 8.50% | 8.70% | 8.85%  |
| 03-May-24      | 8.15% | 8.35% | 8.50% | 8.70% | 8.85%  |
| 03-Jun-24      | 8.15% | 8.35% | 8.55% | 8.75% | 8.90%  |
| 03-Jul-24      | 8.15% | 8.40% | 8.55% | 8.80% | 8.95%  |
| 03-Aug-24      | 8.20% | 8.45% | 8.55% | 8.80% | 8.95%  |
| 03-Sep-24      | 8.25% | 8.45% | 8.60% | 8.85% | 9.00%  |
| 03-Oct-24      | 8.25% | 8.45% | 8.60% | 8.85% | 9.00%  |
| 03-Nov-24      | 8.25% | 8.45% | 8.60% | 8.85% | 9.00%  |
| 03-Dec-24      | 8.30% | 8.50% | 8.65% | 8.90% | 9.05%  |
| 03-Jan-25      | 8.30% | 8.50% | 8.65% | 8.90% | 9.05%  |
| 03-Feb-25      | 8.30% | 8.55% | 8.70% | 8.95% | 9.10%  |
| 03-Mar-25      | 8.30% | 8.55% | 8.70% | 8.95% | 9.10%  |
| 03-Apr-25      | 8.30% | 8.55% | 8.70% | 8.95% | 9.10%  |
| 03-May-25      | 8.25% | 8.50% | 8.70% | 8.95% | 9.10%  |
| 03-Jun-25      | 8.20% | 8.45% | 8.65% | 8.90% | 9.05%  |
| 03-Jul-25      | 8.20% | 8.40% | 8.60% | 8.85% | 9.00%  |
| 03-Aug-25      | 8.20% | 8.40% | 8.60% | 8.85% | 9.00%  |
| 03-Sep-25      | 8.05% | 8.30% | 8.45% | 8.70% | 8.85%  |
| 03-Oct-25      | 7.95% | 8.25% | 8.45% | 8.70% | 8.85%  |
| 03-Nov-25      | 7.95% | 8.25% | 8.45% | 8.70% | 8.85%  |
| 03-Dec-25      | 7.95% | 8.25% | 8.45% | 8.70% | 8.80%  |
| 03-Jan-26      | 7.90% | 8.20% | 8.40% | 8.65% | 8.75%  |

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|----------------|-------|-------|-------|-------|--------|
| 03-Feb-26      | 7.90% | 8.20% | 8.40% | 8.65% | 8.75%  |
| 03-Mar-26      | 7.90% | 8.20% | 8.40% | 8.65% | 8.75%  |
| 03-Apr-26      | 7.90% | 8.20% | 8.40% | 8.65% | 8.75%  |
| 03-May-26      | 7.90% | 8.20% | 8.40% | 8.65% | 8.75%  |
| 03-Jun-26      | 7.90% | 8.20% | 8.50% | 8.75% | 8.85%  |
| 03-Jul-26      | 7.90% | 8.20% | 8.50% | 8.75% | 8.85%  |