

Liquidity Coverage Ratio (LCR) Disclosure - June 2021					
Name of the Bank : Bank of Baroda		Daily Averages of Q1 Ending June 2021 (Solo basis)		Daily Averages of Q1 Ending June 2021 (Consolidated basis)	
		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
High Quality Liquid Assets					
1	Total High Quality Liquid Assets (HQLA)		227,890.83		231,738.65
Cash Outflows					
2	Retail deposit and deposits from small business customers, of which:	610,711.43	57,776.80	634,251.89	59,787.34
(i)	Stable Deposits	65,886.79	3,294.34	72,756.91	3,637.85
(ii)	Less Stable Deposits	544,824.64	54,482.46	561,494.98	56,149.50
3	Unsecured wholesale funding, of which:	171,533.93	96,933.09	177,576.60	100,742.55
(i)	Operational deposits (all counterparties)	-	-	-	-
(ii)	Non-operational deposits (all counterparties)	171,533.93	96,933.09	177,576.60	100,742.55
(iii)	Unsecured debt	-	-	-	-
4	Secured wholesale Funding	22,075.12	-	22,075.12	-
5	Additional requirements, of which	127,440.88	13,457.75	129,856.56	13,670.40
(i)	Outflows related to derivative exposures and other	9.84	9.84	9.84	9.84
(ii)	Outflows related to loss of funding on debt products	-	-	-	-
(iii)	Credit and liquidity facilities	127,431.04	13,447.90	129,846.71	13,660.56
6	Other contractual funding obligations	1,046.13	1,046.13	1,172.33	1,172.33
7	Other contingent funding obligations	82,698.93	2,480.97	83,684.15	2,510.52
8	TOTAL CASH OUTFLOWS	1,015,506.43	171,694.75	1,048,616.64	177,883.14
Cash Inflows					
9	Secured lending (e.g. reverse repos)	5,352.90	-	5,352.90	-
10	Inflows from fully performing exposures	31,001.21	25,834.60	33,981.23	28,074.90
11	Other cash inflows	2,220.41	1,410.41	2,420.79	1,510.69
12	TOTAL CASH INFLOWS	38,574.52	27,245.01	41,754.92	29,585.58
		Total Adjusted Value		Total Adjusted Value	
13	TOTAL HQLA		227,890.83		231,738.65
14	TOTAL NET CASH OUTFLOWS		144,449.74		148,297.56
15	LIQUIDITY COVERAGE RATIO (%)		157.76%		156.27%

Note: The Liquidity Coverage Ratio mentioned above is the daily average of 65 working days for the quarter April -June 2021

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