

Liquidity Coverage Ratio (LCR) Disclosure - December 2019

(Rs in crs)

Name of the Bank : Bank of Baroda		Daily Averages of Q3 Ending December 2019 (Solo basis)		Daily Averages of Q3 Ending December 2019 (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)		168,843.93		178,955.49
Cash Outflows					
2	Retail deposit and deposits from small business customers, of which:	565,394.55	51,667.11	597,710.61	54,630.25
(i)	Stable Deposits	97,446.85	4,872.34	102,816.21	5,140.81
(ii)	Less Stable Deposits	467,947.69	46,794.77	494,894.40	49,489.44
3	Unsecured wholesale funding, of which:	144,818.86	85,031.81	157,457.04	92,448.16
(i)	Operational deposits (all counterparties)	-	-	-	-
(ii)	Non-operational deposits (all counterparties)	144,818.86	85,031.81	157,457.04	92,448.16
(iii)	Unsecured debt	-	-	-	-
4	Secured wholesale Funding	42,541.40	-	43,574.65	-
5	Additional requirements, of which	63,510.96	23,817.95	68,105.35	25,209.20
(i)	Outflows related to derivative exposures and other collateral requirements	280.82	280.82	292.55	292.55
(ii)	Outflows related to loss of funding on debt products	-	-	-	-
(iii)	Credit and liquidity facilities	63,230.14	23,537.13	67,812.80	24,916.65
6	Other contractual funding obligations	6,631.07	6,631.07	7,163.33	7,163.33
7	Other contingent funding obligations	67,672.35	2,103.87	70,682.65	2,197.37
8	TOTAL CASH OUTFLOWS	890,569.18	169,251.81	944,693.63	181,648.31
Cash Inflows					
9	Secured lending (e.g. reverse repos)	1,906.51	-	2,122.74	27.89
10	Inflows from fully performing exposures	35,782.08	29,300.14	39,096.45	31,764.64
11	Other cash inflows	6,324.71	5,898.81	8,376.66	6,989.51
12	TOTAL CASH INFLOWS	44,013.30	35,198.95	49,595.85	38,782.05
		Total Adjusted Value		Total Adjusted Value	
13	TOTAL HQLA		168,843.93		178,955.49
14	TOTAL NET CASH OUTFLOWS		134,052.86		142,866.27
15	LIQUIDITY COVERAGE RATIO (%)		125.95%		125.26%

Note: The Liquidity Coverage Ratio mentioned above is the daily average of 65 working days for the quarter July - September 2019.

Neha Jhavar
Chief Manager
(ALM Cell- Global Mid Office)
Risk Management Department

ALM CELL- Global Mid Office
RISK MGMT DEPT, MUMBAI
Date:11.02.2020

B P Janghu
Asst. General manager
(Global Mid Office)
Risk Management Department

S. V. Rajaganapathy
Dy. General Manager
(Global Mid Office)
Risk Management Department