

ITHALA SOC LIMITED

PILLAR III DISCLOSURE BI-ANNUAL SEPTEMBER 2021

CC1

-		a	b
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 capital: Instruments and reserves			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	658,448	
2	Retained earnings	0	
3	Accumulated other comprehensive income (and other reserves)	0	
4	<i>Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)</i>	0	
5	Common share capital issued by third parties (amount allowed in group CET1)	0	
6	Common Equity Tier 1 capital before regulatory deductions	658,448	
Common Equity Tier 1 capital regulatory adjustments			
7	Prudent valuation adjustments	0	
8	Goodwill (net of related tax liability)	0	
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	3,474	
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	0	
11	Cash flow hedge reserve	0	
12	Shortfall of provisions to expected losses	0	
13	Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework)	0	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0	
15	Defined benefit pension fund net assets	0	
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	0	
17	Reciprocal cross-holdings in common equity	0	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	0	

19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	
20	Mortgage servicing rights (amount above 10% threshold)	0	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0	
22	Amount exceeding 15% threshold	0	
23	Of which: significant investments in the common stock of financials	0	
24	Of which: mortgage servicing rights	0	
25	Of which: deferred tax assets arising from temporary differences	0	
26	National specific regulatory adjustments	333,994	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0	
28	Total regulatory adjustments to Common Equity Tier 1	337,468	
29	Common Equity Tier 1 capital (CET1)	320,980	
	Additional Tier 1 capital: Instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	0	
31	Of which: classified as equity under applicable accounting standards	0	
32	Of which: classified as liabilities under applicable accounting standards	0	
33	<i>Directly issued capital instruments subject to phase-out from additional Tier 1</i>	0	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in AT1)	0	
35	<i>Of which: instruments issued by subsidiaries subject to phase-out</i>	0	
36	Additional Tier 1 capital before regulatory adjustments	0	
	Additional Tier 1 capital: Regulatory adjustments		
37	Investments in own additional Tier 1 instruments	0	
38	Reciprocal cross-holdings in additional Tier 1 instruments	0	
39	Investments in capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	0	
40	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation	0	
41	National specific regulatory adjustments	0	
42	Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions	0	
43	Total regulatory adjustments to additional Tier 1 capital	0	
44	Additional Tier 1 capital (AT1)	0	
45	Tier 1 capital (T1= CET1 + AT1)	320,980	
	Tier 2 capital: Instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	0	
47	<i>Directly issued capital instruments subject to phase-out from Tier 2</i>	0	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	0	

49	<i>Of which: instruments issued by subsidiaries subject to phase-out</i>	0	
50	Provisions	16,936	
51	Tier 2 capital before regulatory adjustments	16,936	
	Tier 2 capital: Regulatory adjustments		
52	Investments in own Tier 2 instruments	0	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	0	
54	Investments in capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	0	
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	0	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0	
56	National specific regulatory adjustments	0	
57	Total regulatory adjustments to Tier 2 capital	0	
58	Tier 2 capital (T2)	16,936	
59	Total regulatory capital (TC = T1 + T2)	337,916	
60	Total risk-weighted assets	2,101,169	
	Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	15.28	
62	Tier 1 (as a percentage of risk-weighted assets)	15.28	
63	Total capital (as a percentage of risk-weighted assets)	16.08	
64	Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	2,50	
65	Of which: capital conservation buffer requirement	2,50	
66	Of which: bank-specific countercyclical buffer requirement	0,00	
67	Of which: higher loss absorbency requirement	0,00	
68	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.	0.28	
	National minimal (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	7,5	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	9,25	
71	National total capital minimum (if different from Basel III minimum)	11,5	
	Amounts below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities	0	
73	Significant investments in common stock of financial entities	0	
74	Mortgage servicing rights (net of related tax liability)	0	

75	Deferred tax assets arising from temporary differences (net of related tax liability)	0	
	Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	0	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	0	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	0	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	0	
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80	<i>Current cap on CET1 instruments subject to phase-out arrangements</i>	0	
81	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	0	
82	<i>Current cap on AT1 instruments subject to phase-out arrangements</i>	0	
83	<i>Amount excluded from AT1 due to cap (excess after redemptions and maturities)</i>	0	
84	<i>Current cap on T2 instruments subject to phase-out arrangements</i>	0	
85	<i>Amount excluded from T2 due to cap (excess after redemptions and maturities)</i>	0	

CC2

	a	c
	Carrying values as reported in published financial statements & under scope of regulatory consolidation	Reference
-		
Assets		
Cash and cash equivalents	609,382	
Statutory investments	210,696	
Investment and deposits with banks	357,554	
Inventory	2,186	
Loans and advances to customers	2,012,351	
Receivables	78,956	
Properties in possession	570	
Tangible assets and Right of use asset	60,979	
Intangible assets	3,474	
Total assets	3,336,148	
Liabilities		
Trade and other payables	175,176	
Provisions	450	
Loan account with holding company	15,801	
Customer deposits	2,776,620	
Long service obligation	4,603	
Retirement benefit obligation	39,044	
Total Liabilities	3,011,694	
Equity		
Equity attributable to equity holders of parent		
Share Capital	190	
Share Premium	658,258	
Actuarial gains (losses)		
Accumulated loss	-333,994	
Total Equity	324,454	
Total liabilities and equity	3,336,148	

CCA

		Quantitative / qualitative information
1	Issuer	
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	
3	Governing law(s) of the instrument	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	
4	Transitional Basel III rules	
5	Post-transitional Basel III rules	
6	Eligible at solo/group/group and solo	
7	Instrument type (types to be specified by each jurisdiction)	
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	658,448
9	Par value of instrument	
10	Accounting classification	
11	Original date of issuance	
12	Perpetual or dated	
13	Original maturity date	
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	
18	Coupon rate and any related index	
19	Existence of a dividend stopper	
20	Fully discretionary, partially discretionary or mandatory	
21	Existence of step-up or other incentive to redeem	
22	Non-cumulative or cumulative	
23	Convertible or non-convertible	
24	If convertible, conversion trigger(s)	
25	If convertible, fully or partially	
26	If convertible, conversion rate	
27	If convertible, mandatory or optional conversion	



28	If convertible, specify instrument type convertible into	
29	If convertible, specify issuer of instrument it converts into	
30	Write down feature	
31	If write down, write down trigger(s)	
32	If write down, full or partial	
33	If write down, permanent or temporary	
34	If temporary write-down, description of write up mechanism	
34a	Type of subordination	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	
36	Non-compliant transitioned features	
37	If yes, specify non-compliant features	

CR1

		a	b	c	d	e	f	g
		Gross carrying values of		Allowances/ impairments	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB	Net Values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Allocated in Regulatory category of	Allocated in Regulatory category of		
1	Loans	165,212.00	1,937,916.4	82,196	34,158.00	48,038.00	0	2,020,932.42
2	Debt Securities	47,905.00	210,695.00	18124			0	240,476.00
3	Off-balance sheet exposures		11,907.00	0			0	11,907.00
4	Total	213,117.00	2,160,518.4	100,320	34,158.00	48,038.00	0	2,273,315.42

CR2

		a
1	Defaulted loans and debt securities at end of the previous reporting period	175,065.00
2	Loans and debt securities that have defaulted since the last reporting period	23,688.00
3	Returned to non-defaulted status	
4	Amounts written off	632.00
5	Other changes	(34,187.00)
6	Defaulted loans and debt securities at end of the reporting period	165,212.00
	(1+2-3-4±5)	

CR3

			a	b	c	d	e	f	g
			Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
Loans									
Debt securities	1	Loans	21,949	2,081,179	3,422,170				
Total	2	Debt securities		258,600					
Of which defaulted	3	Total	21,949	2,339,779	3,422,170				
	4	Of which defaulted	3,171	162,041	274,305				

CR4

	Asset classes	a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	266,001		266,001		0	
2	Non-central government public sector entities	63,706		63,706		33,020	52%
3	Multilateral development banks						
4	Banks	811,489.33		811,489		348,291	43%
5	Securities firms						
6	Corporates						
7	Regulatory retail portfolios	490,945		465,885		345,005	74%
8	Secured by residential property	1,612,663	11,907	1,624,570	11,907	628,604	39%
9	Secured by commercial real estate						
10	Total	3,244,805	11,907	3,231,652	11,907	1,354,920	
11	Past-due loans	117,241		117,241		62,198	53%
12	Higher-risk categories						
13	Other assets	267,306		267,306		79,150	30%

CR5

	Risk weight*	a	B	c	d	e	f	g	h	i	j
		0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
	Asset classes										
1	Sovereigns and their central banks	266,001									266001.375
2	Non-central government public sector entities			15,801				47905			63706
3	Multilateral development banks										0
4	Banks			578,997				232,492			811489
5	Securities firms										0
6	Corporates										0
7	Regulatory retail portfolios					3,055	471,931	14,543	1418		490946
8	Secured by residential property				1,402,605	76,521	100,896	44,549		11,907	1624570
9	Secured by commercial real estate										0
10	Total	266,001		594,798	1,402,605	79,575	572,827	339,489	1,418		3256713
11	Of which past-due loans					79,575		36,248	1,418		117241
12	Higher-risk categories										0
13	Other assets	124,684						142,622		81,142	267306
14	Equity										