

ITHALA SOC LIMITED
PILLAR III DISCLOSURE DECEMBER 2020

KM1

		c	d
		31-Dec-20	30-Sep-20
	Available capital (amounts)		
1	Common Equity Tier 1 (CET1)	330,058	324,157
1a	Fully loaded ECL accounting model	330,058	324,157
2	Tier 1	330,058	324,157
2a	Fully loaded ECL accounting model Tier 1	330,058	324,157
3	Total capital	347,508	341,145
3a	Fully loaded ECL accounting model total capital	347,508	341,145
	Risk-weighted assets (amounts)		
4	Total risk-weighted assets (RWA)	2,067,201	2,011,630
	Risk-based capital ratios as a percentage of RWA		
5	Common Equity Tier 1 (%)	15.97	16.11
5a	Fully loaded ECL accounting model Common Equity Tier 1	15.97	16.11
6	Tier 1 ratio (%)	15.97	16.11
6a	Fully loaded ECL accounting model Tier 1 (%)	15.97	16.11
7	Total capital ratio (%)	16.81	16.96
7a	Fully loaded ECL accounting model total capital ratio (%)	16.81	16.96
	Additional CET1 buffer requirements as a percentage of RWA		
8	Capital conservation buffer requirement (25% from 2019) (%)	2,50	2,50
9	Countercyclical buffer requirement (%)	0,00	0,00
10	Bank G-SIB and/or D_SIB additional requirements (%)	0,00	0,00
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2,50	2,50
12	CET1 available after meeting the bank's minimum capital requirements (%)	0.97	1.11
	Basel III leverage ratio		
13	Total Basel III leverage ratio exposure measure	3,147,551	3,476,755
14	Basel III leverage ratio (%) (row 2 / row 13)	10.49	9.32
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	10.49	9.32
	Liquidity Coverage Ratio		

15	Total HQLA	274,128	260,391
16	Total net cash outflow	45,669	42,330
17	LCR ratio (%)	600	615
	Net Stable Funding Ratio		
18	Total available stable funding	2,412,726	2,588,683
19	Total required stable funding	1,567,499	1,610,742
20	NSFR ratio	154	161

OV1

		31-Dec-20	30-Sep-20	
		a	b	c
		RWA		Minimum capital requirements
		T	T-1	
1	Credit risk (excluding counterparty credit risk)	1,395,808	1,359,046	209,371
2	Of which: standardised approach (SA)	1,395,808	1,359,046	209,371
3	Of which: foundation internal ratings-based (F-IRB) approach			
4	Of which: supervisory slotting approach			
5	Of which: advanced internal ratings-based (A-IRB) approach			
6	Counterparty credit risk (CCR)			
7	Of which: standardised approach for counterparty credit risk			
8	Of which: Internal Model Method (IMM)			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)			
11	Equity positions under the simple risk weight approach			
12	Equity investments in funds – look-through approach			
13	Equity investments in funds – mandate-based approach			
14	Equity investments in funds – fall-back approach			
15	Settlement risk			
16	Securitisation exposures in banking book			
17	Of which: securitisation internal ratings-based approach (SEC-IRBA)			
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)			
19	Of which: securitisation standardised approach (SEC-SA)			
20	Market risk			

21	Of which: standardised approach (SA)			
22	Of which: internal model approaches (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	603,091	566,702	90,464
25	Amounts below the thresholds for deduction (subject to 250% risk weight)			
26	Other	68,302	85,882	10,245
27	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 26)	2,067,201	2,011,630	310,080

LR1

		31-Dec-20
		a
1	Total consolidated assets as per published financial statements	3,072,297
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0
4	Adjustments for derivative financial instruments	0
5	Adjustment for securities financing transactions (ie repos and similar secured lending)	0
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	32,088
7	Other adjustments	-94,821
8	Leverage ratio exposure measure	3,009,564



LR2

		31-Dec-20	30-Sep-20
		a	b
		T	T-1
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	3,072,297	3,392,473
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-94,821	-99,801
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)	2,977,476	3,292,672
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)		
5	Add-on amounts for PFE associated with all derivatives transactions		
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework		
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
8	(Exempted CCP leg of client-cleared trade exposures)		
9	Adjusted effective notional amount of written credit derivatives		
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
11	Total derivative exposures (sum of rows 4 to 10)		
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions		
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
14	CCR exposure for SFT assets		
15	Agent transaction exposures		
16	Total securities financing transaction exposures (sum of rows 12 to 15)		
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	116,849	110,172
18	(Adjustments for conversion to credit equivalent amounts)	-84,761	-77,528
19	Off-balance sheet items (sum of rows 17 and 18)	32,088	32,644

Capital and total exposures			
20	Tier 1 capital	330,058	324,157
21	Total exposures (sum of rows 3, 11, 16 and 19)	3,009,564	3,325,316
Leverage ratio			
22	Basel III leverage ratio	10.97%	9.75%

LIQ1

LIQ1			Total	Total Av
			a	b
			Total unweighted value	Total weighted value
	High-quality liquid assets			
1	Total HQLA		257,463	
	Cash outflows			
2	Retail deposits and deposits from small business customers, of which:			
3	Stable deposits		892,248	
4	Less stable deposits		849,816	84,982
5	Unsecured wholesale funding, of which:			
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		779,845	77,985
7	Non-operational deposits (all counterparties)		51,047	20,419
8	Unsecured debt			
9	Secured wholesale funding		228,820	
10	Additional requirements, of which:			
11	Outflows related to derivative exposures and other collateral requirements			
12	Outflows related to loss of funding on debt products			
13	Credit and liquidity facilities			
14	Other contractual funding obligations		28,668	28,668
15	Other contingent funding obligations		35,595	1,780
16	TOTAL CASH OUTFLOWS		2,866,040	213,833
	Cash inflows			
17	Secured lending (eg reverse repos)			
18	Inflows from fully performing exposures		17,235	8,617
	Other cash inflows		886,402	854,039
	TOTAL CASH INFLOWS		903,637	862,657
	Total HQLA		257,463	
	Total net cash outflows		53,458	
	Liquidity Coverage Ratio (%)		483	