

**ITHALA SOC LIMITED**  
**PILLAR III DISCLOSURE SEPTEMBER 2021**

**KM1**

		<b>b</b>	<b>c</b>
		<b>30-Sep-21</b>	<b>30-Jun-21</b>
	<b>Available capital (amounts)</b>		
1	Common Equity Tier 1 (CET1)	320,980	343,860
1a	Fully loaded ECL accounting model	320,980	343,860
2	Tier 1	320,980	343,860
2a	Fully loaded ECL accounting model Tier 1	320,980	343,860
3	Total capital	337,916	360,428
3a	Fully loaded ECL accounting model total capital	337,916	360,428
	<b>Risk-weighted assets (amounts)</b>		
4	Total risk-weighted assets (RWA)	2,101,169	2027510
	<b>Risk-based capital ratios as a percentage of RWA</b>		
5	Common Equity Tier 1 (%)	15.28	16.96
5a	Fully loaded ECL accounting model Common Equity Tier 1	15.28	16.96
6	Tier 1 ratio (%)	15.28	16.96
6a	Fully loaded ECL accounting model Tier 1 (%)	15.28	16.96
7	Total capital ratio (%)	16.08	17.78
7a	Fully loaded ECL accounting model total capital ratio (%)	16.08	17.78
	<b>Additional CET1 buffer requirements as a percentage of RWA</b>		
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 (%)	0.28	1.96
	<b>Basel III leverage ratio</b>		

13	Total Basel III leverage ratio exposure measure	3,379,369	3236903
14	Basel III leverage ratio (%) (row 2 / row 13)	9.50	10.62
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	9.50	10.62
	<b>Liquidity Coverage Ratio</b>		
15	Total HQLA	280,778	274,527
16	Total net cash outflow	45,322	41,835
17	LCR ratio (%)	620	656
	<b>Net Stable Funding Ratio</b>		
18	Total available stable funding	2,516,316	2,468,820
19	Total required stable funding	1,706,447	1,632,238
20	NSFR ratio	147	151

## OV1

		30-Sep-21	30-Jun-21	
		a	b	c
				Minimum capital requirements
		RWA		
		T	T-1	T
1	Credit risk (excluding counterparty credit risk)	1,354,920	1,325,508	203,238
2	Of which: standardised approach (SA)	1,354,920	1,325,508	203,238
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	603,627	603,627	90,544
25	Amounts below the thresholds for deduction (subject to 250% risk weight)			
26	Other	142,622	98,375	21,393
27	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 26)	2,101,169	2,027,510	315,175

## LR1

		30-Sep-21
		a
1	Total consolidated assets as per published financial statements	3,336,148
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)	11,907
7	Other adjustments	-69,558
8	<b>Leverage ratio exposure measure</b>	<b>3,278,497</b>

LR2

		30-Sep-21	30-Jun-21
		a	b
		T	T-1
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	3,336,148	3,189,538
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-69,558	-68,562
3	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)</b>	3,266,590	3,120,976
<b>Derivative exposures</b>			
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	<b>Total derivative exposures (sum of rows 4 to 10)</b>		
<b>Securities financing transaction exposures</b>			
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	<b>Total securities financing transaction exposures (sum of rows 12 to 15)</b>		



<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	94,642	100,073
18	(Adjustments for conversion to credit equivalent amounts)	-82,735	-81,844
19	<b>Off-balance sheet items (sum of rows 17 and 18)</b>	11,907	18,229
<b>Capital and total exposures</b>			
20	<b>Tier 1 capital</b>	320,980	343,860
21	<b>Total exposures (sum of rows 3, 11, 16 and 19)</b>	3,278,497	3,139,205
<b>Leverage ratio</b>			
22	<b>Basel III leverage ratio</b>	9.79%	10.95%

## LIQ1

		Sep-21	
		Total	Total Av
		a	b
		<b>Total unweighted value</b>	<b>Total weighted value</b>
	<b>High-quality liquid assets</b>		
1	Total HQLA	262,595	
	<b>Cash outflows</b>		
2	<b>Retail deposits and deposits from small business customers, of which:</b>		
3	Stable deposits	865,006	
4	Less stable deposits	837,543	83,754
5	<b>Unsecured wholesale funding, of which:</b>		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	632,504	63,250
7	Non-operational deposits (all counterparties)	47,053	18,821
8	Unsecured debt		
9	<b>Secured wholesale funding</b>	301,709	
10	<b>Additional requirements, of which:</b>		
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	<b>Other contractual funding obligations</b>		28,040	28,040
15	<b>Other contingent funding obligations</b>		17,364	868
16	<b>TOTAL CASH OUTFLOWS</b>		2,729,219	194,734
	<b>Cash inflows</b>			
17	<b>Secured lending (eg reverse repos)</b>			
18	<b>Inflows from fully performing exposures</b>		20,287	10,144
	Other cash inflows		521,929	501,018
	<b>TOTAL CASH INFLOWS</b>		542,216	511,162
	<b>Total HQLA</b>		262,595	
	<b>Total net cash outflows</b>		48,683	
	<b>Liquidity Coverage Ratio (%)</b>		540	

