

ITHALA SOC LIMITED
PILLAR III DISCLOSURE SEPTEMBER 2022

KM1

		b	c
		30-Sep-22	30-Jun-22
	Available capital (amounts)		
1	Common Equity Tier 1 (CET1)	324 988	350 841
1a	Fully loaded ECL accounting model	324 988	350 841
2	Tier 1	324 988	350 841
2a	Fully loaded ECL accounting model Tier 1	324 988	350 841
3	Total capital	342 907	368 053
3a	Fully loaded ECL accounting model total capital	342 907	368 053
	Risk-weighted assets (amounts)		
4	Total risk-weighted assets (RWA)	2 135 729	2 077 927
	Risk-based capital ratios as a percentage of RWA		
5	Common Equity Tier 1 (%)	15.22	16.88
5a	Fully loaded ECL accounting model Common Equity Tier 1	15.22	16.88
6	Tier 1 ratio (%)	15.22	16.88
6a	Fully loaded ECL accounting model Tier 1 (%)	15.22	16.88
7	Total capital ratio (%)	16.06	17.71
7a	Fully loaded ECL accounting model total capital ratio (%)	16.06	17.71
	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 (%)	0.22	1.88
Basel III leverage ratio			
13	Total Basel III leverage ratio exposure measure	3 283 270	3 158 784
14	Basel III leverage ratio (%) (row 2 / row 13)	9.90	11.11
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	9.90	11.11
Liquidity Coverage Ratio			
15	Total HQLA	347 719	344 834
16	Total net cash outflow	52 781	48 214
17	LCR ratio (%)	659	715
Net Stable Funding Ratio			
18	Total available stable funding	2 456 395	2 422 621
19	Total required stable funding	1 703 825	1 636 383
20	NSFR ratio	144	148



OV1

		30-Sep-22	30-Jun-22	
		a	b	c
		RWA		Minimum capital requirements
		T	T-1	T
1	Credit risk (excluding counterparty credit risk)	1 433 578	1 376 980	215 037
2	Of which: standardised approach (SA)	1 433 578	1 376 980	215 037
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	605 241	605 241	90 786



25	Amounts below the thresholds for deduction (subject to 250% risk weight)			
26	Other	96 910	95 706	14 537
27	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 26)	2 135 729	2 077 927	320 359

LR1

		30-Sep-22
		a
1	Total consolidated assets as per published financial statements	3 266 682
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)	19 733
7	Other adjustments	-71 858
8	Leverage ratio exposure measure	3 214 557



LR2

		30-Sep-22	30-Jun-22
		a	b
		T	T-1
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	3 266 682	3 146 321
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-71 858	-65 867
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)	3 194 824	3 080 454
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	112 738	100 924
18	(Adjustments for conversion to credit equivalent amounts)	-93 005	-85 240
19	Off-balance sheet items (sum of rows 17 and 18)	19 733	15 684



Capital and total exposures			
20	Tier 1 capital	324 988	350 841
21	Total exposures (sum of rows 3, 11, 16 and 19)	3 214 557	3 096 138
Leverage ratio			
22	Basel III leverage ratio	10.11%	11.33%

LIQ1

			Sep 22	
			Total	Total Av
			a	b
			Total unweighted value	Total weighted value
	High-quality liquid assets			
1	Total HQLA	98	333 539	
	Cash outflows			
2	Retail deposits and deposits from small business customers, of which:			
3	Stable deposits	124	886 615	
4	Less stable deposits	122	742 783	74 278
5	Unsecured wholesale funding, of which:			
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	127	562 946	56 295
7	Non-operational deposits (all counterparties)	132	63 446	25 378
8	Unsecured debt			
9	Secured wholesale funding	128	272 229	
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	134	55 676	55 676
15	Other contingent funding obligations	142	17 084	854
16	TOTAL CASH OUTFLOWS	170	2 600 778	212 481
	Cash inflows			
17	Secured lending (eg reverse repos)			
18	Inflows from fully performing exposures	180	22 587	11 293
	Other cash inflows	182/183	499 614	499 614
	TOTAL CASH INFLOWS	187	522 201	510 908
	Total HQLA	1	333 539	
	Total net cash outflows	190	53 120	
	Liquidity Coverage Ratio (%)	191	629	