

ITHALA SOC LIMITED
PILLAR III DISCLOSURE JUNE 2023

KM1

		b	c
		30-Jun-23	31-Mar-23
	Available capital (amounts)		
1	Common Equity Tier 1 (CET1)	348,257	373,543
1a	Fully loaded ECL accounting model	348,257	373,543
2	Tier 1	348,257	373,543
2a	Fully loaded ECL accounting model Tier 1	348,257	373,543
3	Total capital	366,558	391,342
3a	Fully loaded ECL accounting model total capital	366,558	391,342
	Risk-weighted assets (amounts)		
4	Total risk-weighted assets (RWA)	2,213,142	2,158,832
	Risk-based capital ratios as a percentage of RWA		
5	Common Equity Tier 1 (%)	15.74	17.30
5a	Fully loaded ECL accounting model Common Equity Tier 1	15.74	17.30
6	Tier 1 ratio (%)	15.74	17.30
6a	Fully loaded ECL accounting model Tier 1 (%)	15.74	17.30
7	Total capital ratio (%)	16.56	18.13
7a	Fully loaded ECL accounting model total capital ratio (%)	16.56	18.13
	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 (%)	0.74	2.30
	Basel III leverage ratio		

13	Total Basel III leverage ratio exposure measure	3,249,373	3,113,462
14	Basel III leverage ratio (%) (row 2 / row 13)	10.72	12.00
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	10.72	12.00
Liquidity Coverage Ratio			
15	Total HQLA	314,076	317,218
16	Total net cash outflow	64,634	68,756
17	LCR ratio (%)	486	461
Net Stable Funding Ratio			
18	Total available stable funding	2,472,854	2,405,209
19	Total required stable funding	1,749,477	1,727,926
20	NSFR ratio	141	139

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OV1

		30-Jun-23	31-Mar-23	
		a	b	c
		RWA		Minimum capital requirements
		T	T-1	T
1	Credit risk (excluding counterparty credit risk)	1,464,121	1,423,944	219,618
2	Of which: standardised approach (SA)	1,464,121	1,423,944	219,618
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	632,916	632,916	94,937



25	Amounts below the thresholds for deduction (subject to 250% risk weight)			
26	Other	116,105	101,972	17,416
27	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 26)	2,213,142	2,158,832	331,971

LR1

		30-Jun-23
		a
1	Total consolidated assets as per published financial statements	3,245,211
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)	8,851
7	Other adjustments	-81,692
8	Leverage ratio exposure measure	3,172,370



LR2

		30-Jun-23	31-Mar-23
		a	b
		T	T-1
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	3,245,211	3,105,683
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-81,692	-78,299
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)	3,163,519	3,027,384
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	25,578	37,943
18	(Adjustments for conversion to credit equivalent amounts)	-16,727	-26,344
19	Off-balance sheet items (sum of rows 17 and 18)	8,851	11,599

Capital and total exposures			
20	Tier 1 capital	348,257	373,543
21	Total exposures (sum of rows 3, 11, 16 and 19)	3,172,370	3,038,983
Leverage ratio			
22	Basel III leverage ratio	10.98%	12.29%

LIQ1

			Total	Total Av
			a	b
			Total unweighted value	Total weighted value
High-quality liquid assets				
1	Total HQLA	98	306,506	
Cash outflows				
2	Retail deposits and deposits from small business customers, of which:			
3	Stable deposits	124	902,271	19,625
4	Less stable deposits	122	717,337	71,734
5	Unsecured wholesale funding, of which:			
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	127	501,308	50,131
7	Non-operational deposits (all counterparties)	132	72,533	29,013
8	Unsecured debt			
9	Secured wholesale funding	128	250,295	
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	75,683	65,439
15	Other contingent funding obligations	142	9,247	462
16	TOTAL CASH OUTFLOWS	170	2,528,674	243,847
Cash inflows				
17	Secured lending (eg reverse repos)			

18	Inflows from fully performing exposures	180	28,486	14,243
	Other cash inflows	182/183	255,028	255,028
	TOTAL CASH INFLOWS	187	324,656	269,271

	Total HQLA	1	306,506	
	Total net cash outflows	190	63,590	
	Liquidity Coverage Ratio (%)	191	487	

LIQ2		No maturity *	<6 months	6 months to <1 year	≥1 year	Weighted Ave
1	Capital:	371,247	0	0	0	371,247
2	Regulatory capital	371,247	0	0	0	371,247
3	Other capital instruments	0	0	0	0	0
4	Retail deposits and deposits from small business customers:	0	1,170,404	280,255	34,321	1,484,980
5	Stable deposits	0	0	0	0	0
6	Less stable deposits	0	1,170,404	280,255	34,321	1,484,980
7	Wholesale Funding	0	503,839	15,143	2,390	521,372
8	Operational deposits	0	0	0	-	0
9	Other wholesale funding	0	503,839	15,143	2,390	521,372
10	Liabilities with matching interdependent assets	0	0	0	0	0
11	Other liabilities:	0	0	0	0	0
12	NSFR derivative liabilities	0	0	0	0	0
13	All other liabilities and equity not included in the above categories	0	0	6,853	88,402	95,255
14	Total ASF					2,472,854
15	Total NSFR high-quality liquid assets (HQLA)	0	12,249	0	0	12,249
16	Deposits held at other financial institutions for operational purposes	0	19,292	0	0	19,292

17	Performing loans and securities:	-	99,782	9,467	1,482,380	1,591,629
18	Performing loans to financial institutions secured by Level 1 HQLA	0	0	0	0	0
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0	84,510	7,828	0	92,338
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	0	0	0	0	0
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	0	2,203	493	866,719	869,415
22	Performing residential mortgages, of which:	0	13,069	1,146	615,661	629,876
23	With a risk weight of greater than 35% under the Basel II standardised approach for credit risk	0	13,069	1,146	615,661	629,876
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	0	0	0	0	0
25	Assets with matching interdependent liabilities	0	0	0	0	0
26	Other Assets:	0	-	0	125,484	125,484
27	Physical traded commodities, including gold	0	0	0	0	0
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	0	0	0	0	0
29	NSFR derivative assets	0	0	0	0	0
30	NSFR derivative liabilities before deduction of variation margin posted	0	0	0	0	0
31	All other assets not included in the above categories	0	0	0	125,484	125,484
32	Off-balance sheet items	0	0	0	823	823
33	Total RSF					1,749,477
34	Net Stable Funding Ratio (%)					141%

