

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

**KM1**

|    |  | <b>b</b>         | <b>c</b>         |
|----|--|------------------|------------------|
|    |  | <b>30-Jun-21</b> | <b>31-Mar-21</b> |
|    | <b>Available capital (amounts)</b>   |                  |                  |
| 1  | Common Equity Tier 1 (CET1)  | 343,860          | 340,840          |
| 1a | Fully loaded ECL accounting model  | 343,860          | 340,840          |
| 2  | Tier 1   | 343,860          | 340,840          |
| 2a | Fully loaded ECL accounting model Tier 1                                     | 343,860          | 340,840          |
| 3  | Total capital  | 360,428          | 357,960          |
| 3a | Fully loaded ECL accounting model total capital                              | 360,428          | 357,960          |
|    | <b>Risk-weighted assets (amounts)</b>  |                  |                  |
| 4  | Total risk-weighted assets (RWA)   | 2,027,510        | 2052402          |
|    | <b>Risk-based capital ratios as a percentage of RWA</b>                      |                  |                  |
| 5  | Common Equity Tier 1 (%)   | 16.96            | 16.61            |
| 5a | Fully loaded ECL accounting model Common Equity Tier 1                       | 16.96            | 16.61            |
| 6  | Tier 1 ratio (%)   | 16.96            | 16.61            |
| 6a | Fully loaded ECL accounting model Tier 1 (%)                                 | 16.96            | 16.61            |
| 7  | Total capital ratio (%)  | 17.78            | 17.44            |
| 7a | Fully loaded ECL accounting model total capital ratio (%)                    | 17.78            | 17.44            |
|    | <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 (%)     | 1.96             | 1.61             |

| <b>Basel III leverage ratio</b> |  |           |           |
|---------------------------------|--|-----------|-----------|
| 13                              | Total Basel III leverage ratio exposure measure                                  | 3,236,903 | 3181116   |
| 14                              | Basel III leverage ratio (%) (row 2 / row 13)                                    | 10.62     | 10.71     |
| 14a                             | Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13) | 10.62     | 10.71     |
| <b>Liquidity Coverage Ratio</b> |  |           |           |
| 15                              | Total HQLA   | 274,527   | 273,750   |
| 16                              | Total net cash outflow   | 41,835    | 42,705    |
| 17                              | LCR ratio (%)  | 656       | 641       |
| <b>Net Stable Funding Ratio</b> |  |           |           |
| 18                              | Total available stable funding   | 2,468,820 | 2,438,959 |
| 19                              | Total required stable funding  | 1,632,238 | 1,576,664 |
| 20                              | NSFR ratio   | 151       | 155       |

## OV1

|    |  | <b>30-Jun-21</b> | <b>31-Mar-21</b> |                              |
|----|--|------------------|------------------|------------------------------|
|    |  | a                | b                | c                            |
|    |  |                  |                  | Minimum capital requirements |
|    |  | RWA              |                  |                              |
|    |  | T                | T-1              | T                            |
| 1  | Credit risk (excluding counterparty credit risk)             | 1,325,508        | 1,369,625        | 198,826                      |
| 2  | Of which: standardised approach (SA)                         | 1,325,508        | 1,369,625        | 198,826                      |
| 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   | 98,375    | 79,150    | 14,756  |
| 27 | Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 26)   | 2,027,510 | 2,052,402 | 304,127 |
|    |   |           |           |         |

## LR1

|   |  |                  |
|---|--|------------------|
|   |  | 30-Jun-21        |
|   |  | a                |
| 1 | Total consolidated assets as per published financial statements  | 3,189,538        |
| 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)   | 18,229           |
| 7 | Other adjustments  | -68,562          |
| 8 | <b>Leverage ratio exposure measure</b>   | <b>3,139,205</b> |

## LR2

|   |   | 30-Jun-21 | 31-Mar-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)                                   | 3,189,538 | 3,121,880 |
| 2   | (Asset amounts deducted in determining Basel III Tier 1 capital)  | -68,562   | -69,567   |
| 3   | <b>Total on-balance sheet exposures</b> (excluding derivatives and SFTs) (sum of rows 1 and 2)  | 3,120,976 | 3,052,313 |
| <b>Derivative exposures</b>                       |   |           |           |
| 4   | Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting) |           |           |
| 5   | Add-on amounts for PFE associated with <i>all</i> 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 <i>assets</i> (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   | 100,073   | 110,228   |
| 18  | (Adjustments for conversion to credit equivalent amounts)   | -81,844   | -82,222   |
| 19  | <b>Off-balance sheet items (sum of rows 17 and 18)</b>  | 18,229    | 28,006    |
| <b>Capital and total exposures</b>                |   |           |           |
| 20  | <b>Tier 1 capital</b>   | 343,860   | 340,840   |
| 21  | <b>Total exposures (sum of rows 3, 11, 16 and 19)</b>   | 3,139,205 | 3,080,319 |
| <b>Leverage ratio</b>                             |   |           |           |
| 22  | <b>Basel III leverage ratio</b>   | 10.95%    | 11.07%    |

# LIQ1

|                                   |   |       | Jun-21                 |                      |
|-----------------------------------|---|-------|------------------------|----------------------|
|                                   |   | Notes | Total                  | Total Av             |
|                                   |   |       | a                      | b                    |
|                                   |   |       | Total unweighted value | Total weighted value |
| <b>High-quality liquid assets</b> |   |       |                        |                      |
| 1                                 | Total HQLA  |       | 267,808                |                      |
| <b>Cash outflows</b>              |   |       |                        |                      |
| 2                                 | <b>Retail deposits and deposits from small business customers, of which:</b>            |       |                        |                      |
| 3                                 | Stable deposits   |       | 869,080                |                      |
| 4                                 | Less stable deposits  |       | 798,823                | 79,882               |
| 5                                 | <b>Unsecured wholesale funding, of which:</b>   |       |                        |                      |
| 6                                 | Operational deposits (all counterparties) and deposits in networks of cooperative banks |       | 606,036                | 60,604               |
| 7                                 | Non-operational deposits (all counterparties)   |       | 49,354                 | 19,742               |
| 8                                 | Unsecured debt  |       |                        |                      |
| 9                                 | <b>Secured wholesale funding</b>  |       | 226,278                |                      |
| 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>  |       | 21,708                 | 21,708               |
| 15                                | <b>Other contingent funding obligations</b>   |       | 23,800                 | 1,190                |
| 16                                | <b>TOTAL CASH OUTFLOWS</b>  |       | 2,595,079              | 183,125              |
| <b>Cash inflows</b>               |   |       |                        |                      |
| 17                                | <b>Secured lending (eg reverse repos)</b>   |       |                        |                      |

|           |  |  |         |         |
|-----------|--|--|---------|---------|
| <b>18</b> | <b>Inflows from fully performing exposures</b> |  | 16,454  | 8,227   |
|           | Other cash inflows                             |  | 503,621 | 490,556 |
|           | <b>TOTAL CASH INFLOWS</b>                      |  | 530,856 | 498,783 |
|           |  |  |         |         |
|           | <b>Total HQLA</b>                              |  | 267,808 |         |
|           | <b>Total net cash outflows</b>                 |  | 45,784  |         |
|           | <b>Liquidity Coverage Ratio (%)</b>            |  | 586     |         |

