

ITHALA SOC LIMITED
PILLAR III DISCLOSURE DECEMBER 2022

KM1

		b	c
		31-Dec-22	30-Sep-22
	Available capital (amounts)		
1	Common Equity Tier 1 (CET1)	379 837	324 988
1a	Fully loaded ECL accounting model	379 837	324 988
2	Tier 1	379 837	324 988
2a	Fully loaded ECL accounting model Tier 1	379 837	324 988
3	Total capital	398 283	342 907
3a	Fully loaded ECL accounting model total capital	398 283	342 907
	Risk-weighted assets (amounts)		
4	Total risk-weighted assets (RWA)	2 187 661	2 135 729
	Risk-based capital ratios as a percentage of RWA		
5	Common Equity Tier 1 (%)	17.36	15.22
5a	Fully loaded ECL accounting model Common Equity Tier 1	17.36	15.22
6	Tier 1 ratio (%)	17.36	15.22
6a	Fully loaded ECL accounting model Tier 1 (%)	17.36	15.22
7	Total capital ratio (%)	18.21	16.06
7a	Fully loaded ECL accounting model total capital ratio (%)	18.21	16.06
	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 (%)	2.36	0.22

Basel III leverage ratio			
13	Total Basel III leverage ratio exposure measure	3 107 904	3 283 270
14	Basel III leverage ratio (%) (row 2 / row 13)	12.22	9.90
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	12.22	9.90
Liquidity Coverage Ratio			
15	Total HQLA	348 597	347 719
16	Total net cash outflow	55 940	52 781
17	LCR ratio (%)	623	659
Net Stable Funding Ratio			
18	Total available stable funding	2 400 569	2 456 395
19	Total required stable funding	1 721 302	1 703 825
20	NSFR ratio	139	144



OV1

		31-Dec-22	30-Sep-22	
		a	b	c
		RWA		Minimum capital requirements
		T	T-1	T
1	Credit risk (excluding counterparty credit risk)	1 475 709	1 433 578	221 356
2	Of which: standardised approach (SA)	1 475 709	1 433 578	221 356
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	106 711	96 910	16 007
27	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 26)	2 187 661	2 135 729	328 149

LR1

		31-Dec-22
		a
1	Total consolidated assets as per published financial statements	3 102 215
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)	8 934
7	Other adjustments	-76 063
8	Leverage ratio exposure measure	3 035 086



LR2

		31-Dec-22	30-Sep-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)	3 102 215	3 266 682
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-76 063	-71 858
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)	3 026 152	3 194 824
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	92 169	112 738
18	(Adjustments for conversion to credit equivalent amounts)	-83 235	-93 005
19	Off-balance sheet items (sum of rows 17 and 18)	8 934	19 733
Capital and total exposures			



20	Tier 1 capital	379 837	324 988
21	Total exposures (sum of rows 3, 11, 16 and 19)	3 035 086	3 214 557
Leverage ratio			
22	Basel III leverage ratio	12.51%	10.11%

LIQ1

		Dec-22		
		Total	Total Av	
		a	b	
		Total unweighted value	Total weighted value	
	High-quality liquid assets			
1	Total HQLA	98	340 541	
	Cash outflows			
2	Retail deposits and deposits from small business customers, of which:			
3	Stable deposits	124	834 720	
4	Less stable deposits	122	796 475	79 647
5	Unsecured wholesale funding, of which:			
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	127	665 738	65 448
7	Non-operational deposits (all counterparties)	132	67 315	26 926
8	Unsecured debt			
9	Secured wholesale funding	128	206 417	
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	63 278	63 278
15	Other contingent funding obligations	142	20 109	990
16	TOTAL CASH OUTFLOWS	170	2 656 610	234 335
	Cash inflows			
17	Secured lending (eg reverse repos)			
18	Inflows from fully performing exposures	180	24 614	12 307
	Other cash inflows	182/183	496 907	499 304
	TOTAL CASH INFLOWS	187	560 346	503 286
	Total HQLA	1	340 541	
	Total net cash outflows	190	57 667	
	Liquidity Coverage Ratio (%)	191	573	