

ITHALA SOC LIMITED
PILLAR III DISCLOSURE DECEMBER 2021

KM1

		b	c
		31-Dec-21	30-Sep-21
	Available capital (amounts)		
1	Common Equity Tier 1 (CET1)	385,724	320,980
1a	Fully loaded ECL accounting model	385,724	320,980
2	Tier 1	385,724	320,980
2a	Fully loaded ECL accounting model Tier 1	385,724	320,980
3	Total capital	402,720	337,916
3a	Fully loaded ECL accounting model total capital	402,720	337,916
	Risk-weighted assets (amounts)		
4	Total risk-weighted assets (RWA)	2,064,740	2,101,169
	Risk-based capital ratios as a percentage of RWA		
5	Common Equity Tier 1 (%)	18.68	15.28
5a	Fully loaded ECL accounting model Common Equity Tier 1	18.68	15.28
6	Tier 1 ratio (%)	18.68	15.28
6a	Fully loaded ECL accounting model Tier 1 (%)	18.68	15.28
7	Total capital ratio (%)	19.50	16.08
7a	Fully loaded ECL accounting model total capital ratio (%)	19.50	16.08
	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 (%)	3.68	0.28
	Basel III leverage ratio		
13	Total Basel III leverage ratio exposure measure	3,188,392	3,379,369

14	Basel III leverage ratio (%) (row 2 / row 13)	12.10	9.50
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	12.10	9.50
Liquidity Coverage Ratio			
15	Total HQLA	298,039	280,778
16	Total net cash outflow	54,971	45,322
17	LCR ratio (%)	542	620
Net Stable Funding Ratio			
18	Total available stable funding	2,457,960	2,516,316
19	Total required stable funding	1,640,062	1,706,447
20	NSFR ratio	150	147

OV1

		31-Dec-21	30-Sep-21	
		a	b	c
				Minimum capital requirements
		RWA		
		T	T-1	T
1	Credit risk (excluding counterparty credit risk)	1,359,701	1,354,920	203,955
2	Of which: standardised approach (SA)	1,359,701	1,354,920	203,955
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	101,412	142,622	15,212
27	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 26)	2,064,740	2,101,169	309,711

LR1

		31-Dec-21
		a
1	Total consolidated assets as per published financial statements	3,148,359
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)	14,128
7	Other adjustments	-69,120
8	Leverage ratio exposure measure	3,093,367

		31-Dec-21	30-Sep-21
		a	b
		T	T-1
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	3,148,359	3,336,148
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-69,120	-69,558
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)	3,079,239	3,266,590
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	92,977	94,642
18	(Adjustments for conversion to credit equivalent amounts)	-78,849	-82,735

19	Off-balance sheet items (sum of rows 17 and 18)	14,128	11,907
Capital and total exposures			
20	Tier 1 capital	385,724	320,980
21	Total exposures (sum of rows 3, 11, 16 and 19)	3,093,367	3,278,497
Leverage ratio			
22	Basel III leverage ratio	12.47%	9.79%

LIQ1

			Dec-21	
			Total	Total Av
			a	b
			Total unweighted value	Total weighted value
	High-quality liquid assets			
1	Total HQLA		278,729	
	Cash outflows			
2	Retail deposits and deposits from small business customers, of which:			
3	Stable deposits		817,254	
4	Less stable deposits		854,647	85,465
5	Unsecured wholesale funding, of which:			
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		746,734	74,673
7	Non-operational deposits (all counterparties)		45,401	18,160
8	Unsecured debt			
9	Secured wholesale funding		214,520	
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		39,682	39,682

15	Other contingent funding obligations		11,291	565
16	TOTAL CASH OUTFLOWS		2,729,530	218,546
	Cash inflows			
17	Secured lending (eg reverse repos)			
18	Inflows from fully performing exposures		20,941	10,471
	Other cash inflows		615,936	578,561
	TOTAL CASH INFLOWS		636,878	589,032
	Total HQLA		278,729	
	Total net cash outflows		54,636	
	Liquidity Coverage Ratio (%)		515	

