

ITHALA SOC LIMITED
PILLAR III DISCLOSURE JUNE 2020

KM1

		e	F
		30-Jun-20	31-Mar-20
	Available capital (amounts)		
1	Common Equity Tier 1 (CET1)	282,165	314,226
1a	Fully loaded ECL accounting model	282,165	314,226
2	Tier 1	282,165	314,226
2a	Fully loaded ECL accounting model Tier 1	282,165	314,226
3	Total capital	298,271	329,566
3a	Fully loaded ECL accounting model total capital	298,271	329,566
	Risk-weighted assets (amounts)		
4	Total risk-weighted assets (RWA)	1,951,755	1 897 641
	Risk-based capital ratios as a percentage of RWA		
5	Common Equity Tier 1 (%)	14.46	16.56
5a	Fully loaded ECL accounting model Common Equity Tier 1	14.46	16.56
6	Tier 1 ratio (%)	14.46	16.56
6a	Fully loaded ECL accounting model Tier 1 (%)	14.46	16.56
7	Total capital ratio (%)	15.28	17.37
7a	Fully loaded ECL accounting model total capital ratio (%)	15.28	17.37
	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 (%)	-0.54	1.56
	Basel III leverage ratio		

13	Total Basel III leverage ratio exposure measure	3,261,444	3 140 575
14	Basel III leverage ratio (%) (row 2 / row 13)	8.65	10.01
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	8.65	10.01
	Liquidity Coverage Ratio		
15	Total HQLA	357,526	299,198
16	Total net cash outflow	40,289	57,027
17	LCR ratio (%)	887	525
	Net Stable Funding Ratio		
18	Total available stable funding	2,444,323	2,391,840
19	Total required stable funding	1,410,502	1,468,380
20	NSFR ratio	173	163

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		30-Jun-20	31-Mar-20	
		a	b	c
		RWA		Minimum capital requirements
		T	T-1	T
1	Credit risk (excluding counterparty credit risk)	1,288,512	1,227,204	193,277
2	Of which: standardised approach (SA)	1,288,512	1,227,204	193,277
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	566,702	603,091	85,005
25	Amounts below the thresholds for deduction (subject to 250% risk weight)			
26	Other	96,541	67,346	14,481
27	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 26)	1,951,755	1,897,641	292,763

LR1

		30-Jun-20
		a
1	Total consolidated assets as per published financial statements	3,178,971
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)	19,679
7	Other adjustments	-88,785
8	Leverage ratio exposure measure	3,109,865

LR2

		30-Jun-20	31-Mar-20
		a	b
		T	T-1
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	3,178,971	3,076,494
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-88,785	-83,347
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)	3,090,186	2,993,147
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	97,133	93,800
18	(Adjustments for conversion to credit equivalent amounts)	-77,454	-83,206
19	Off-balance sheet items (sum of rows 17 and 18)	19,679	10,594

Capital and total exposures			
20	Tier 1 capital	282,165	314,226
21	Total exposures (sum of rows 3, 11, 16 and 19)	3,109,865	3,003,741
Leverage ratio			
22	Basel III leverage ratio	9.07%	10.46%

LIQ1

		Jun-20	
		a	b
		Notes	Total unweighted value
			Total weighted value
	High-quality liquid assets		
1	Total HQLA		362,961
	Cash outflows		
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		874,275
4	Less stable deposits		774,934
			79,082
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		531,521
7	Non-operational deposits (all counterparties)		59,186
8	Unsecured debt		
9	Secured wholesale funding		263,137
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		45,436
15	Other contingent funding obligations		12,955
			775
16	TOTAL CASH OUTFLOWS		2,561,443
	Cash inflows		
17	Secured lending (eg reverse repos)		
18	Inflows from fully performing exposures		20,764
	Other cash inflows		10,939
			620,162
	TOTAL CASH INFLOWS		640,926
			688,436
	Total HQLA		362,961
	Total net cash outflows		50,101
	Liquidity Coverage Ratio (%)		737