

## Trust International Islamic Bank

Starting Period:					
Code	Indicator	Standard	Currency	2023Q1	2023Q2
End-of-period exchange rate (National Currency / USD):					
Capital Adequacy : Basel Standard					
CP01a	CAR			200.34%	135.96%
	Total regulatory capital	Basel II	NC	265,515	265,877
	Risk-weighted assets	Basel II	NC	132,530	195,553
CP02a	Tier 1 capital to RWA			190.9%	129.4%
	Tier 1 capital	Basel II	NC	252,961	252,961
	RWA	Basel II	NC	132,530	195,553
CP03a	Common Equity Tier 1 (CET1) capital to RWA	(fill only if Basel III has been adopted)		188.6%	127.8%
	CET1 capital	Mixed	NC	250,000	250,000
	RWA	Mixed	NC	132,530	195,553
Asset Quality					
CP04	Gross nonperforming financing (NPF) ratio	Not Applicable		7.8%	5.7%
	NPF		NC	3,741	4,122
	Total financing		NC	48,142	72,797
CP05	Net nonperforming financing (net NPF) to capital			0.1%	0.2%
	Net NPF		NC	313	607
	Total regulatory capital		NC	265,515	265,877
CP06	Provisions for gross nonperforming financing (NPF)			87%	81%
	Provisions		NC	3,256	3,354
	NPF		NC	3,741	4,122
Earnings					
CP07	Return on assets (ROA)	Not Applicable		-0.1%	-0.2%
	Net income (before extraordinary items, taxes, and Zakat)		NC	-492	-743
	Total assets		NC	476,708	450,754
CP08	Return on equity (ROE)			-0.2%	-0.3%
	Net income (before extraordinary items, taxes, and Zakat)		NC	-492	-743
	Equity		NC	252,468	252,218
CP09	Net profit margin			-16.6%	-9.6%
	Net income (before extraordinary items, taxes, and Zakat)		NC	-492	-743
	Gross income		NC	2,968	7,734
CP10	Cost to income			116.6%	109.6%
	Operating costs	NC	3,460	8,477	
	Gross income	NC	2,968	7,734	
Leverage					
CP11	Capital to assets (balance sheet definition)	Not Applicable		53.1%	56.1%
	Tier 1 capital		NC	252,961	252,961
	Total assets		NC	476,708	450,754

<b>CP12</b>	<b>Leverage (regulatory definition)</b>		<b>46%</b>	<b>40.3%</b>
	Tier 1 capital	NC	252,961.0	252,961.0
	Exposure	NC	554,828.0	627,841.0
<i>Liquidity</i>				
<b>CP13</b>	<b>Liquid assets ratio</b>		<b>56.9%</b>	<b>53.2%</b>
	Liquid assets	NC	271,314	239,811
	Total assets	NC	476,708	450,754
<b>CP14</b>	<b>Liquid assets to short-term liabilities</b>		<b>100.81%</b>	<b>116%</b>
	Liquid assets	NC	271,314	239,811
	Short-term liabilities	NC	269,125	206,014
<b>CP15</b>	<b>Liquidity coverage ratio (LCR)</b>		<b>1262%</b>	<b>425.2%</b>
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets	NC	308,048	246,183
	Total net cash outflows over the next 30 calendar days	NC	24,415	57,898
<b>CP16</b>	<b>Net stable funding ratio (NSFR)</b>		<b>191.9%</b>	<b>177.1%</b>
	Available stable funding (ASF)	NC	394,609	356,766
	Required stable funding (RSF)	NC	205,678	201,478
<i>Sensitivity to Market Risk; Other</i>				
<b>CP17</b>	<b>Net foreign exchange open position to capital</b>		<b>6.4%</b>	<b>7.4%</b>
	Net FX open position	NC	17,115	19,558
	Total regulatory capital	NC	265,515	265,877
<b>CP18</b>	<b>Large exposures to capital</b>		<b>9.2%</b>	<b>0.0%</b>
	Value of large exposures	NC	24,542	0
	Total regulatory capital (or balance sheet capital)	NC	265,515	265,877
<b>CP19</b>	<b>Growth of financing to private sector</b>		<b>61.4%</b>	<b>58.1%</b>
	Total financing at end of current period	NC	48,142	72,797
	Total financing at end of same period in previous year	NC	29,833	46,042

#### Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Currency	2023Q1	2023Q2
<b>AD01</b>	<b>Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)</b>		<b>0.0%</b>	<b>0.0%</b>
	Income distributed to IAH	<i>n.a</i>	0.0	0.0
	Total income from assets funded by PSIA	<i>n.a</i>	1.0	1.0
<b>AD02</b>	<b>Total off-balance sheet items to total assets</b>		<b>45.4%</b>	<b>49.5%</b>
	Off-balance sheet items	NC	216,603	222,915
	Total assets	NC	476,708	450,754
<b>AD03</b>	<b>Foreign-currency denominated funding to total funding</b>		<b>19.1%</b>	<b>7.8%</b>
	FX funding	<i>n.a</i>	42,838	15,552
	Total funding	<i>n.a</i>	224,239	198,536
<b>AD04</b>	<b>Foreign-currency denominated financing to total financing</b>		<b>1.3%</b>	<b>0.8%</b>
	FX financing	<i>n.a</i>	636	550
	Total financing	<i>n.a</i>	48,142	72,797
<b>AD05</b>	<b>Value of <i>Sukūk</i> holdings to capital</b>		<b>0.0%</b>	<b>0.0%</b>
	<i>Sukūk</i> holdings	<i>n.a</i>	0.0	0.0
	Total regulatory capital	<i>n.a</i>	265,515	265,877

AD06			
Value (or percentage) of <i>Shari'ah</i> -compliant financing by economic activity			
Value of <i>Shari'ah</i> -compliant financing	NC	48,142	72,797
Sectoral distribution			
(a) agriculture, forestry, hunting and fishing	NC	-	1,023
(b) mining and quarrying	NC	-	-
(c) manufacturing	NC	8,014	6,788
(d) electricity, gas, steam and air-conditioning supply	NC	-	-
(e) water supply; sewerage and waste management	NC	-	-
(f) construction	NC	-	-
(g) wholesale and retail trade; repair of motor vehicles and motorcycles	NC	23,087	33,695
(h) transportation and storage	NC	-	-
(i) accommodation and food service activities	NC	-	-
(j) information and communication	NC	-	-
(k) financial and insurance activities	NC	-	-
(l) real estate activities	NC	1,427	1,400
(m) professional, scientific and technical activities	NC	-	-
(n) administrative and support service activities	NC	-	-
(o) public administration and defense; compulsory social security	NC	-	-
(p) education	NC	-	-
(q) human health and social work activities	NC	-	-
(r) arts, entertainment and recreation	NC	-	-
(s) other service activities (export)	NC	11,640	26,075
(t) activities of households as employers	NC	-	-
(t*) other financing of households	NC	3,974	3,816
(u) activities of extraterritorial organisations and bodies	NC	-	-
(u*) financing to nonresidents	NC	-	-
AD07			
Value (or percentage) of gross NPF by economic activities			
Value of gross NPF	NC	3,741	4,122
Economic activity			
(a) agriculture, forestry, hunting and fishing	NC	-	-
(b) mining and quarrying	NC	-	-
(c) manufacturing	NC	165	178
(d) electricity, gas, steam and air-conditioning supply	NC	-	-
(e) water supply; sewerage and waste management	NC	-	-
(f) construction	NC	-	-
(g) wholesale and retail trade; repair of motor vehicles and motorcycles	NC	2,435	2,337
(h) transportation and storage	NC	-	-
(i) accommodation and food service activities	NC	-	-
(j) information and communication	NC	-	-
(k) financial and insurance activities	NC	-	-
(l) real estate activities	NC	-	-
(m) professional, scientific and technical activities	NC	-	-
(n) administrative and support service activities	NC	-	-
(o) public administration and defense; compulsory social security	NC	-	-
(p) education	NC	-	-

(q)	human health and social work activities	NC	-	-
(r)	arts, entertainment and recreation	NC	-	-
(s)	other service activities (export)	NC	1,047	1,504
(t)	activities of households as employers	NC	-	-
(t*)	other financing of households	NC	94	103
(u)	activities of extraterritorial organisations and bodies	NC	-	-
(u*)	financing to nonresidents	NC	-	-

AD08

**Value (or percentage) of returns by major type of *Shari'ah*-compliant contract**

Total returns	NC	468	1,010
<i>Murābahah</i>	NC	415	929
<i>Commodity Murābahah / Tawwaruq</i>	NC	-	-
<i>Salam</i>	NC	-	-
<i>Istisnā`</i>	NC	-	-
<i>Ijārah/Ijārah Muntahia Bittamlik</i>	NC	-	-
<i>Muqārabah</i>	NC	-	-
<i>Mushārah</i>	NC	-	-
<i>Diminishing Mushārah</i>	NC	-	-
<i>Wakālah</i>	NC	-	-
<i>Qarḍ Hassan</i>	NC	25	28
<i>Others (please specify)</i> <sup>1</sup>	NC	-	-
(i) <i>Deposits with Banks</i>	NC	28	53
(ii)	NC	-	-
(iii)	NC	-	-
<i>Others</i>	NC	-	-

**Structural Islamic Financial Indicators (SIFIs)**

Code	Indicator	Currency	2023Q1	2023Q2
<b>BS01</b>	<b>Number of Islamic banks</b>	<i>n.a</i>		
	Number of domestic branch offices	<i>n.a</i>	16	16
	Number of ATMs	<i>n.a</i>	21	22
<b>BS02</b>	<b>Number of employees</b>	<i>n.a</i>	<b>334</b>	<b>315</b>
<b>BS03</b>	<b>Total assets</b>	NC	<b>476,708</b>	<b>450,754</b>
	Total <i>Shari'ah</i> -compliant financing (excluding interbank financing)	NC	48,142	72,797
	<i>Sukūk</i> holdings	NC	0	0
	Other <i>Shari'ah-compliant</i> securities	NC	2	2
	Interbank financing	NC	190,792	157,258
	All other assets	NC	237,772	220,697
<b>BS04</b>	<b>Total funding/liabilities and equities</b>	NC	<b>476,708</b>	<b>450,754</b>
	Profit-sharing investment accounts (PSIA)	NC	0	0
	Other remunerative funding ( <i>Murābahah</i> , <i>Commodity Murābahah</i> etc.)	NC	0	0
	Nonremunerative funding (current account, <i>Wadī'ah</i> )	NC	0	0
	<i>Sukūk</i> issued	NC	0	0
	Other <i>Shari'ah</i> -compliant securities issued	NC	0	0
	Interbank funding/liabilities	NC	4,151	4,151

	All other liabilities	NC	220,089	194,385
	Capital and reserves	NC	252,468	252,218
<b>BS05</b>	<b>Total revenues</b>	NC	<b>2,968</b>	<b>7,734</b>
	Financing based	NC	440	957
	Investment based ( <i>Sukūk</i> , other <i>Sharī'ah</i> -compliant securities etc.)	NC	28	28
	Fee based	NC	2,500	6,749
	Other	NC	0	0
<b>BS06</b>	<b>Earnings before taxes and <i>Zakat</i></b>	NC	<b>-492</b>	<b>-743</b>
<b>BS07</b>	<b>Value (or percentage) of financing by type of <i>Sharī'ah</i>-compliant contract</b>			
	Total financing	NC	48,142	72,797