

Trust International Islamic Bank

Starting
Period:

Code	Indicator	Standard	Currency	Units	2024Q1
End-of-period exchange rate (National Currency / USD):					
<i>Capital Adequacy : Basel Standard</i>					
CP01a	CAR				119.16%
	Total regulatory capital	<i>Basel II</i>	<i>NC</i>	<i>M</i>	263,468
	Risk-weighted assets	<i>Basel II</i>	<i>NC</i>	<i>M</i>	221,099
CP02a	Tier 1 capital to RWA				114.4%
	Tier 1 capital	<i>Basel II</i>	<i>NC</i>	<i>M</i>	252,943
	RWA	<i>Basel II</i>	<i>NC</i>	<i>M</i>	221,099
CP03a	Common Equity Tier 1 (CET1) capital to RWA (fill only if Basel III has been adopted)				113.1%
	CET1 capital	<i>Mixed</i>	<i>NC</i>	<i>M</i>	250,000
	RWA	<i>Mixed</i>	<i>NC</i>	<i>T</i>	221,099
<i>Asset Quality</i>					
CP04	Gross nonperforming financing (NPF) ratio				4.8%
	NPF		<i>NC</i>	<i>M</i>	4,646
	Total financing		<i>NC</i>	<i>M</i>	97,504
CP05	Net nonperforming financing (net NPF) to capital				0.2%
	Net NPF		<i>NC</i>	<i>M</i>	623
	Total regulatory capital		<i>NC</i>	<i>M</i>	263,468
CP06	Provisions for gross nonperforming financing (NPF)				83%
	Provisions		<i>NC</i>	<i>M</i>	3,834
	NPF		<i>NC</i>	<i>M</i>	4,646
<i>Earnings</i>					
CP07	Return on assets (ROA)				0.3%
	Net income (before extraordinary items, taxes, and Zakat)		<i>NC</i>	<i>M</i>	1,248
	Total assets		<i>NC</i>	<i>M</i>	430,501
CP08	Return on equity (ROE)				0.5%
	Net income (before extraordinary items, taxes, and Zakat)		<i>NC</i>	<i>M</i>	1,248
	Equity		<i>NC</i>	<i>M</i>	254,191
CP09	Net profit margin				25.1%
	Net income (before extraordinary items, taxes, and Zakat)		<i>NC</i>	<i>M</i>	1,248
	Gross income		<i>NC</i>	<i>M</i>	4,979
CP10	Cost to income				74.9%
	Operating costs		<i>NC</i>	<i>M</i>	3,731
	Gross income		<i>NC</i>	<i>M</i>	4,979
<i>Leverage</i>					

Not Applicable

Not Applicable

CP11	Capital to assets (balance sheet definition)				58.8%
	Tier 1 capital	NC	M		252,943
	Total assets	NC	M		430,501
CP12	Leverage (regulatory definition)				39%
	Tier 1 capital	NC	M		252,943.0
	Exposure	NC	M		649,099.0
<i>Liquidity</i>					
CP13	Liquid assets ratio				46.8%
	Liquid assets	NC	M		201,266
	Total assets	NC	M		430,501
CP14	Liquid assets to short-term liabilities				106.03%
	Liquid assets	NC	M		201,266
	Short-term liabilities	NC	M		189,817
CP15	Liquidity coverage ratio (LCR)				427%
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets	NC	M		218,226
	Total net cash outflows over the next 30 calendar days	NC	M		51,102
CP16	Net stable funding ratio (NSFR)				113.4%
	Available stable funding (ASF)	NC	M		346,531
	Required stable funding (RSF)	NC	M		305,656
<i>Sensitivity to Market Risk; Other</i>					
CP17	Net foreign exchange open position to capital				6.6%
	Net FX open position	NC	M		17,479
	Total regulatory capital	NC	M		263,468
CP18	Large exposures to capital				27.5%
	Value of large exposures	NC	M		72,570
	Total regulatory capital (or balance sheet capital)	NC	M		263,468
CP19	Growth of financing to private sector				102.5%
	Total financing at end of current period	NC	M		97,504
	Total financing at end of same period in previous year	NC	M		48,142

Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Currency	Units	2024Q1
AD01	Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)			0.0%
	Income distributed to IAH	<i>n.a</i>	<i>n.a</i>	0.0
	Total income from assets funded by PSIA	<i>n.a</i>	<i>n.a</i>	1.0
AD02	Total off-balance sheet items to total assets			72.7%
	Off-balance sheet items	NC	M	313,102
	Total assets	NC	M	430,501
AD03	Foreign-currency denominated funding to total funding			1.8%
	FX funding	<i>n.a</i>	<i>n.a</i>	3,229
	Total funding	<i>n.a</i>	<i>n.a</i>	176,310

AD04	Foreign-currency denominated financing to total financing			0.2%
	FX financing	<i>n.a</i>	<i>n.a</i>	199
	Total financing	<i>n.a</i>	<i>n.a</i>	97,504
AD05	Value of Sukūk holdings to capital			0.0%
	Sukūk holdings	<i>n.a</i>	<i>n.a</i>	0.0
	Total regulatory capital	<i>n.a</i>	<i>n.a</i>	263,468
AD06	Value (or percentage) of Sharī'ah-compliant financing by economic activity			
	Value of Sharī'ah-compliant financing	<i>NC</i>	<i>M</i>	97,504
	Sectoral distribution			
	(a) agriculture, forestry, hunting and fishing	<i>NC</i>	<i>M</i>	252
	(b) mining and quarrying	<i>NC</i>	<i>M</i>	-
	(c) manufacturing	<i>NC</i>	<i>M</i>	5,933
	(d) electricity, gas, steam and air-conditioning supply	<i>NC</i>	<i>M</i>	-
	(e) water supply; sewerage and waste management	<i>NC</i>	<i>M</i>	-
	(f) construction	<i>NC</i>	<i>M</i>	-
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles	<i>NC</i>	<i>M</i>	46,838
	(h) transportation and storage	<i>NC</i>	<i>M</i>	-
	(i) accommodation and food service activities	<i>NC</i>	<i>M</i>	-
	(j) information and communication	<i>NC</i>	<i>M</i>	-
	(k) financial and insurance activities	<i>NC</i>	<i>M</i>	-
	(l) real estate activities	<i>NC</i>	<i>M</i>	21,584
	(m) professional, scientific and technical activities	<i>NC</i>	<i>M</i>	-
	(n) administrative and support service activities	<i>NC</i>	<i>M</i>	-
	(o) public administration and defense; compulsory social security	<i>NC</i>	<i>M</i>	-
	(p) education	<i>NC</i>	<i>M</i>	-
	(q) human health and social work activities	<i>NC</i>	<i>M</i>	-
	(r) arts, entertainment and recreation	<i>NC</i>	<i>M</i>	-
	(s) other service activities (export)	<i>NC</i>	<i>M</i>	19,743
	(t) activities of households as employers	<i>NC</i>	<i>M</i>	-
	(t*) other financing of households	<i>NC</i>	<i>M</i>	3,154
	(u) activities of extraterritorial organisations and bodies	<i>NC</i>	<i>M</i>	-
	(u*) financing to nonresidents	<i>NC</i>	<i>M</i>	-
AD07	Value (or percentage) of gross NPF by economic activities			
	Value of gross NPF	<i>NC</i>	<i>M</i>	4,646
	Economic activity			
	(a) agriculture, forestry, hunting and fishing	<i>NC</i>	<i>M</i>	-
	(b) mining and quarrying	<i>NC</i>	<i>M</i>	-
	(c) manufacturing	<i>NC</i>	<i>M</i>	261
	(d) electricity, gas, steam and air-conditioning supply	<i>NC</i>	<i>M</i>	-
	(e) water supply; sewerage and waste management	<i>NC</i>	<i>M</i>	-
	(f) construction	<i>NC</i>	<i>M</i>	-

(g) wholesale and retail trade; repair of motor vehicles and motorcycles	NC	M	2,695
(h) transportation and storage	NC	M	-
(i) accommodation and food service activities	NC	M	-
(j) information and communication	NC	M	-
(k) financial and insurance activities	NC	M	-
(l) real estate activities	NC	M	-
(m) professional, scientific and technical activities	NC	M	-
(n) administrative and support service activities	NC	M	-
(o) public administration and defense; compulsory social security	NC	M	-
(p) education	NC	M	-
(q) human health and social work activities	NC	M	-
(r) arts, entertainment and recreation	NC	M	-
(s) other service activities (export)	NC	M	1,496
(t) activities of households as employers	NC	M	-
(t*) other financing of households	NC	M	194
(u) activities of extraterritorial organisations and bodies	NC	M	-
(u*) financing to nonresidents	NC	M	-

AD08

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

Total returns	NC	M	1,095
<i>Murābahah</i>	NC	M	667
<i>Commodity Murābahah / Tawwaruq</i>	NC	M	-
<i>Salam</i>	NC	M	-
<i>Istisnā`</i>	NC	M	-
<i>Ijārah/Ijārah Muntahia Bittamlīk</i>	NC	M	-
<i>Muḍārabah</i>	NC	M	-
<i>Mushārahah</i>	NC	M	-
<i>Diminishing Mushārahah</i>	NC	M	-
<i>Wakālah</i>	NC	M	-
<i>Qarḍ Hassan</i>	NC	M	-
<i>Others (please specify)¹</i>	NC	M	-
<i>(i) Deposits with Banks</i>	NC	M	428
<i>(ii)</i>	NC	M	-
<i>(iii)</i>	NC	M	-
<i>Others</i>	NC	M	-

Structural Islamic Financial Indicators (SIFIs)

Code	Indicator	Currency	Units	2024Q1
BS01	Number of Islamic banks	<i>n.a</i>	G	
	Number of domestic branch offices	<i>n.a</i>	G	16
	Number of ATMs	<i>n.a</i>	G	22
BS02	Number of employees	<i>n.a</i>	G	249
BS03	Total assets	NC	M	430,501
	Total Shari'ah-compliant financing (excluding interbank financing)	NC	M	97,504

	Sukūk holdings	NC	M	0
	Other <i>Sharī'ah</i> -compliant securities	NC	M	2
	Interbank financing	NC	M	44,492
	All other assets	NC	M	288,503
BS04	Total funding/liabilities and equities	NC	M	430,501
	Profit-sharing investment accounts (PSIA)	NC	M	0
	Other remunerative funding (<i>Murābahah</i> , Commodity <i>Murābahah</i> etc.)	NC	M	0
	Nonremunerative funding (current account, <i>Wadī'ah</i>)	NC	M	0
	Sukūk issued	NC	M	0
	Other <i>Sharī'ah</i> -compliant securities issued	NC	M	0
	Interbank funding/liabilities	NC	M	2
	All other liabilities	NC	M	176,308
	Capital and reserves	NC	M	254,191
BS05	Total revenues	NC	M	4,979
	Financing based	NC	M	667
	Investment based (<i>Sukūk</i> , other <i>Sharī'ah</i> -compliant securities etc.)	NC	M	0
	Fee based	NC	M	4,312
	Other	NC	M	0
BS06	Earnings before taxes and <i>Zakat</i>	NC	M	1,248
BS07	Value (or percentage) of financing by type of <i>Sharī'ah</i>-compliant contract			
	Total financing	NC	M	97,504
	<i>Murābahah</i>	NC	M	93,517
	Commodity <i>Murābahah</i> / <i>Tawwaruq</i>	NC	M	-
	<i>Salam</i>	NC	M	-
	<i>Istisnā'</i>	NC	M	-
	<i>Ijārah</i> / <i>Ijārah Muntahia Bittamlik</i>	NC	M	-
	<i>Muḍārabah</i>	NC	M	-
	<i>Mushārahah</i>	NC	M	-
	Diminishing <i>Mushārahah</i>	NC	M	-
	<i>Wakālah</i>	NC	M	-
	<i>Qarḍ Hassan</i>	NC	M	3,154
	Others (please specify)*	NC	M	-
	(i)	NC	M	-
	(ii)	NC	M	-
	(iii)	NC	M	-
	Others	NC	M	833
BS08	Assets held by domestic systemically important Islamic banks	<i>n.a</i>	<i>n.a</i>	-