

Trust International Islamic Bank

Starting Period:

Code	Indicator	Standard	Currency	Units	2024Q1	2024Q2	2024Q3	
End-of-period exchange rate (National Currency)								
<i>Capital Adequacy : Basel Standard</i>								
CP01a	CAR				119.16%	124.36%	113.1%	
	Total regulatory capital	<i>Basel II</i>	<i>NC</i>	<i>M</i>	263,468	265,012	257,281	
	Risk-weighted assets	<i>Basel II</i>	<i>NC</i>	<i>M</i>	221,099	213,097	227,559	
CP02a	Tier 1 capital to RWA				114.4%	118.7%	111.2%	
	Tier 1 capital	<i>Basel II</i>	<i>NC</i>	<i>M</i>	252,943	252,942	252,942	
	RWA	<i>Basel II</i>	<i>NC</i>	<i>M</i>	221,099	213,097	227,559	
CP03a	Common Equity Tier 1 (CET1) capital to RWA	<i>(fill only if Basel III has been adopted)</i>			113.1%	117.3%	110%	
	CET1 capital	<i>Mixed</i>	<i>NC</i>	<i>M</i>	250,000	250,000	250,000	
	RWA	<i>Mixed</i>	<i>NC</i>	<i>T</i>	221,099	213,097	227,559	
<i>Asset Quality</i>								
CP04	Gross nonperforming financing				4.8%	6.8%	7.7%	
	NPF		<i>NC</i>	<i>M</i>	4,646	6,207	6,786	
	Total financing		<i>NC</i>	<i>M</i>	97,504	91,940	87,829	
CP05	Net nonperforming financing				0.2%	0.8%	0.8%	
	Net NPF		<i>NC</i>	<i>M</i>	623	2,207	2,031	
	Total regulatory capital		<i>NC</i>	<i>M</i>	263,468	265,012	257,281	
CP06	Provisions for gross nonperforming financing				83%	60%	65.4%	
	Provisions		<i>NC</i>	<i>M</i>	3,834	3,726	4,436	
	NPF		<i>NC</i>	<i>M</i>	4,646	6,207	6,786	
<i>Earnings</i>								
CP07	Return on assets (ROA)				0.3%	0.5%	0.3%	
	Net income (before extraordinary items)	N o t A p p l i c a b l e	<i>NC</i>	<i>M</i>	1,248	2,277	1,080	
	Total assets		<i>NC</i>	<i>M</i>	430,501	444,714	423,086	
CP08	Return on equity (ROE)					0.5%	0.9%	0.4%
	Net income (before extraordinary items)		<i>NC</i>	<i>M</i>	1,248	2,277	1,080	
	Equity		<i>NC</i>	<i>M</i>	254,191	255,220	252,942	
CP09	Net profit margin					25.1%	24.5%	7.8%
	Net income (before extraordinary items)		<i>NC</i>	<i>M</i>	1,248	2,277	1,080	
	Gross income		<i>NC</i>	<i>M</i>	4,979	9,301	13,789	
CP10	Cost to income					74.9%	75.5%	92.2%
	Operating costs		<i>NC</i>	<i>M</i>	3,731	7,024	12,709	
	Gross income	<i>NC</i>	<i>M</i>	4,979	9,301	13,789		
<i>Leverage</i>								
CP11	Capital to assets (balance sheet)				58.8%	56.9%	59.8%	
	Tier 1 capital		<i>NC</i>	<i>M</i>	252,943	252,942	252,942	
	Total assets		<i>NC</i>	<i>M</i>	430,501	444,714	423,086	
CP12	Leverage (regulatory definition)				39%	37.6%	38.2%	
	Tier 1 capital		<i>NC</i>	<i>M</i>	252,943.0	252,942.0	252,942.0	
	Exposure		<i>NC</i>	<i>M</i>	649,099.0	673,528.0	661,562.0	
<i>Liquidity</i>								
CP13	Liquid assets ratio				46.8%	46.9%	48.3%	
	Liquid assets	N o t A p p l i c a b l e	<i>NC</i>	<i>M</i>	201,266	208,610	204,284	
	Total assets		<i>NC</i>	<i>M</i>	430,501	444,714	423,086	
CP14	Liquid assets to short-term liabilities					106.03%	102%	102.0%
	Liquid assets		<i>NC</i>	<i>M</i>	201,266	208,610	204,284	
	Short-term liabilities		<i>NC</i>	<i>M</i>	189,817	204,232	200,265	
CP15	Liquidity coverage ratio (LCR)					427%	403.9%	439.1%
	Stock of <i>SharTah</i> -compliant high quality liquid assets		<i>NC</i>	<i>M</i>	218,226	235,568	201,615	
	Total net cash outflows over the next 30 days		<i>NC</i>	<i>M</i>	51,102	58,321	45,913	
CP16	Net stable funding ratio (NSFR)					113.4%	120.3%	302.7%
	Available stable funding (ASF)		<i>NC</i>	<i>M</i>	346,531	362,842	344,607	
	Required stable funding (RSF)	<i>NC</i>	<i>M</i>	305,656	301,695	113,853		
<i>Sensitivity to Market Risk; Other</i>								
CP17	Net foreign exchange open position				6.6%	0.2%	0.0%	
	Net FX open position		<i>NC</i>	<i>M</i>	17,479	588	1	
	Total regulatory capital		<i>NC</i>	<i>M</i>	263,468	265,012	257,281	
CP18	Large exposures to capital				27.5%	26.5%	25.7%	
	Value of large exposures		<i>NC</i>	<i>M</i>	72,570	70,324	66,011	
	Total regulatory capital (or balance sheet total)		<i>NC</i>	<i>M</i>	263,468	265,012	257,281	
CP19	Growth of financing to private sector				102.5%	26.3%	-8.4%	
	Total financing at end of current period		<i>NC</i>	<i>M</i>	97,504	91,940	87,829	
	Total financing at end of same period		<i>NC</i>	<i>M</i>	48,142	72,797	95,837	

Additional Prudential Islamic Financial Indicators (PIFIs)						
Code	Indicator	Currency	Units	2024Q1	2024Q2	2024Q3
AD01	holder (IAH) out of total income from assets funded by profit-sharing investment accounts			0.0%	0.0%	0.0%
	Income distributed to IAH	<i>n.a</i>	<i>n.a</i>	0.0	0.0	0.0
	Total income from assets funded by PSIA	<i>n.a</i>	<i>n.a</i>	1.0	1.0	1.0
AD02	Total off-balance sheet items to total assets			72.7%	70.0%	74.0%
	Off-balance sheet items	<i>NC</i>	<i>M</i>	313,102	311,298	312,951
	Total assets	<i>NC</i>	<i>M</i>	430,501	444,714	423,086
AD03	funding			1.8%	1.3%	0.0%
	FX funding	<i>n.a</i>	<i>n.a</i>	3,229	2,448	2
	Total funding	<i>n.a</i>	<i>n.a</i>	176,310	189,495	169,064
AD04	total financing			0.2%	213.2%	0.1%
	FX financing	<i>n.a</i>	<i>n.a</i>	199	195,997	86
	Total financing	<i>n.a</i>	<i>n.a</i>	97,504	91,940	87,829
AD05	Value of Sukūk holdings to capital			0.0%	0.0%	0.0%
	Sukūk holdings	<i>n.a</i>	<i>n.a</i>	0.0	0.0	0.0
	Total regulatory capital	<i>n.a</i>	<i>n.a</i>	263,468	265,012	257,281
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	91,940	87,829
	Sectoral distribution					
	(a) agriculture, forestry, hunting and fishing	<i>NC</i>	<i>M</i>	252	254	256
	(b) mining and quarrying	<i>NC</i>	<i>M</i>	-	-	-
	(c) manufacturing	<i>NC</i>	<i>M</i>	5,933	5,897	5,805
	(d) electricity, gas, steam and air-conditioning	<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	<i>NC</i>	<i>M</i>	46,838	44,216	43,250
	(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	19,486	16,915
	(m) professional, scientific and technical activities	<i>NC</i>	<i>M</i>	-	-	-
	(n) administrative and support service activities	<i>NC</i>	<i>M</i>	-	-	-
	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	19,164	18,921
	(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	2,923	2,682
	(u) activities of extraterritorial organisations	<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 activity					
	Value of gross NPF	<i>NC</i>	<i>M</i>	4,646	6,207	6,786
	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	253	1,656
	(d) electricity, gas, steam and air-conditioning	<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	<i>NC</i>	<i>M</i>	2,695	3,853	2,706
	(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>	-	-	77
	(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>	1,496	1,776	2,005
	(t) activities of households as employers	<i>NC</i>	<i>M</i>	-	-	-
	(t*) other financing of households	<i>NC</i>	<i>M</i>	194	325	342
	(u) activities of extraterritorial organisations	<i>NC</i>	<i>M</i>	-	-	-
	(u*) financing to nonresidents	<i>NC</i>	<i>M</i>	-	-	-
AD08	Value (or percentage) of returns by major type of Sharī'ah-compliant contract					
	Total returns	<i>NC</i>	<i>M</i>	1,095	2,099	3,010
	Murābahah	<i>NC</i>	<i>M</i>	667	1,376	2,287
	Commodity Murābahah / Tawwaruq	<i>NC</i>	<i>M</i>	-	-	-
	Salam	<i>NC</i>	<i>M</i>	-	-	-
	Istisnā'	<i>NC</i>	<i>M</i>	-	-	-
	Ijārah/Ijārah Muntahia Bittamlik	<i>NC</i>	<i>M</i>	-	-	-
	Muqārabah	<i>NC</i>	<i>M</i>	-	-	-
	Mushārah	<i>NC</i>	<i>M</i>	-	-	-
	Diminishing Mushārah	<i>NC</i>	<i>M</i>	-	-	-
	Wakālah	<i>NC</i>	<i>M</i>	-	-	-
	Qard Hassan	<i>NC</i>	<i>M</i>	-	-	-
	Others (please specify) ¹	<i>NC</i>	<i>M</i>	-	-	-
	(i) Deposits with Banks	<i>NC</i>	<i>M</i>	428	723	723
	(ii)	<i>NC</i>	<i>M</i>	-	-	-
	(iii)	<i>NC</i>	<i>M</i>	-	-	-
	Others	<i>NC</i>	<i>M</i>	-	-	-

Structural Islamic Financial Indicators (SIFIs)						
Code	Indicator	Currency	Units	2024Q1	2024Q2	2024Q3
BS01	Number of Islamic banks	<i>n.a</i>	<i>G</i>			
	Number of domestic branch offices	<i>n.a</i>	<i>G</i>	16	17	17
	Number of ATMs	<i>n.a</i>	<i>G</i>	22	22	22
BS02	Number of employees	<i>n.a</i>	<i>G</i>	249	253	272
BS03	Total assets	<i>NC</i>	<i>M</i>	430,501	444,714	423,086
	Total <i>Sharī'ah</i> -compliant financing (excluding interbank)	<i>NC</i>	<i>M</i>	97,504	91,940	87,829
	<i>Sukūk</i> holdings	<i>NC</i>	<i>M</i>	0	0	0
	Other <i>Sharī'ah</i> -compliant securities	<i>NC</i>	<i>M</i>	2	0	0
	Interbank financing	<i>NC</i>	<i>M</i>	44,492	88,749	0
	All other assets	<i>NC</i>	<i>M</i>	288,503	264,025	0
BS04	Total funding/liabilities and equities	<i>NC</i>	<i>M</i>	430,501	444,714	423,086
	Profit-sharing investment accounts (PSIA)	<i>NC</i>	<i>M</i>	0	0	0
	Other remunerative funding (<i>Murābahah</i> , Commodity <i>Murābahah</i> , etc.)	<i>NC</i>	<i>M</i>	0	0	0
	Nonremunerative funding (current account, <i>Wadī'ah</i>)	<i>NC</i>	<i>M</i>	0	0	0
	<i>Sukūk</i> issued	<i>NC</i>	<i>M</i>	0	0	0
	Other <i>Sharī'ah</i> -compliant securities issued	<i>NC</i>	<i>M</i>	0	0	0
	Interbank funding/liabilities	<i>NC</i>	<i>M</i>	2,051	51	1
	All other liabilities	<i>NC</i>	<i>M</i>	174,259	189,443	170,143
	Capital and reserves	<i>NC</i>	<i>M</i>	254,191	255,220	252,942
BS05	Total revenues	<i>NC</i>	<i>M</i>	4,979	9,301	13,789
	Financing based	<i>NC</i>	<i>M</i>	667	1,376	2,287
	Investment based (<i>Sukūk</i> , other <i>Sharī'ah</i> -compliant)	<i>NC</i>	<i>M</i>	0	0	0
	Fee based	<i>NC</i>	<i>M</i>	4,312	7,925	11,502
	Other	<i>NC</i>	<i>M</i>	0	0	0
BS06	Earnings before taxes and Zakat	<i>NC</i>	<i>M</i>	1,248	2,277	1,080
BS07	Value (or percentage) of financing by type of <i>Sharī'ah</i>-compliant contract					
	Total financing	<i>NC</i>	<i>M</i>	97,504	91,940	87,829
	<i>Murābahah</i>	<i>NC</i>	<i>M</i>	93,517	88,114	84,246
	Commodity <i>Murābahah</i> / <i>Tawwaruq</i>	<i>NC</i>	<i>M</i>	-	-	-
	<i>Salam</i>	<i>NC</i>	<i>M</i>	-	-	-
	<i>Istisnā'</i>	<i>NC</i>	<i>M</i>	-	-	-
	<i>Ijārah</i> / <i>Ijārah Muntahia Bittamlik</i>	<i>NC</i>	<i>M</i>	-	-	-
	<i>Muḍārabah</i>	<i>NC</i>	<i>M</i>	-	-	-
	<i>Mushārah</i>	<i>NC</i>	<i>M</i>	-	-	-
	Diminishing <i>Mushārah</i>	<i>NC</i>	<i>M</i>	-	-	-
	<i>Wakālah</i>	<i>NC</i>	<i>M</i>	-	-	-
	<i>Qarḍ Hassan</i>	<i>NC</i>	<i>M</i>	3,154	2,923	2,681
	Others (please specify) ¹	<i>NC</i>	<i>M</i>	-	-	-
	(i)	<i>NC</i>	<i>M</i>	-	-	-
	(ii)	<i>NC</i>	<i>M</i>	-	-	-
	(iii)	<i>NC</i>	<i>M</i>	-	-	-
	Others	<i>NC</i>	<i>M</i>	833	903	902
BS08	Assets held by domestic systemically important I	<i>n.a</i>	<i>n.a</i>	-	-	-
Source:						
Note:						
<i>n.a</i>	Not applicable					
(...)	Indicates the data is not available					
1	Compilers are requested to report the values from other types of Shariah-compliant contracts, if any, by extending the list (for example, <i>Bai Ajil</i> , <i>Bai Bithaman Ajil</i> (BBA), <i>Ju'alah</i> etc.). Thereafter, the 'Other' category covers the remaining amount.					

