

Trust International Islamic Bank

Starting Period:

Code	Indicator	Standard	Currency	Units	2024Q1	2024Q2	2024Q3	2024Q4
End-of-period exchange rate (National Currency)								
<i>Capital Adequacy : Basel Standard</i>								
CP01a	CAR				119.16%	124.36%	113.1%	128.86%
	Total regulatory capital	Basel II	NC	M	263,468	265,012	257,281	255,908
	Risk-weighted assets	Basel II	NC	M	221,099	213,097	227,559	198,594
CP02a	Tier 1 capital to RWA				114.4%	118.7%	111.2%	127.37%
	Tier 1 capital	Basel II	NC	M	252,943	252,942	252,942	252,942
	RWA	Basel II	NC	M	221,099	213,097	227,559	198,594
CP03a	Common Equity Tier 1 (CET1) capital to RWA (fill only if Basel III has been adopted)				113.1%	117.3%	110%	125.88%
	CET1 capital	Mixed	NC	M	250,000	250,000	250,000	250,000
	RWA	Mixed	NC	T	221,099	213,097	227,559	198,594
<i>Asset Quality</i>								
CP04	Gross nonperforming financing				4.8%	6.8%	7.7%	17.68%
	NPF		NC	M	4,646	6,207	6,786	5,978
	Total financing		NC	M	97,504	91,940	87,829	33,805
CP05	Net nonperforming financing				0.2%	0.8%	0.8%	0.84%
	Net NPF		NC	M	623	2,207	2,031	2,145
	Total regulatory capital		NC	M	263,468	265,012	257,281	255,908
CP06	Provisions for gross nonperforming financing				83%	60%	65.4%	59.4%
	Provisions		NC	M	3,834	3,726	4,436	3,553
	NPF		NC	M	4,646	6,207	6,786	5,978
<i>Earnings</i>								
CP07	Return on assets (ROA)				0.3%	0.5%	0.3%	0.5%
	Net income (before extraordinary items)		NC	M	1,248	2,277	1,080	2,178
	Total assets		NC	M	430,501	444,714	423,086	409,058
CP08	Return on equity (ROE)				0.5%	0.9%	0.4%	0.9%
	Net income (before extraordinary items)		NC	M	1,248	2,277	1,080	2,178
	Equity		NC	M	254,191	255,220	252,942	255,120
CP09	Net profit margin				25.1%	24.5%	7.8%	14.2%
	Net income (before extraordinary items)		NC	M	1,248	2,277	1,080	2,178
	Gross income		NC	M	4,979	9,301	13,789	15,321
CP10	Cost to income				74.9%	75.5%	92.2%	85.8%
	Operating costs		NC	M	3,731	7,024	12,709	13,143
	Gross income		NC	M	4,979	9,301	13,789	15,321
<i>Leverage</i>								
CP11	Capital to assets (balance sheet)				58.8%	56.9%	59.8%	61.8%
	Tier 1 capital		NC	M	252,943	252,942	252,942	252,942
	Total assets		NC	M	430,501	444,714	423,086	409,058
CP12	Leverage (regulatory definition)				39%	37.6%	38.2%	38.8%
	Tier 1 capital		NC	M	252,943.0	252,942.0	252,942.0	252,942.0
	Exposure		NC	M	649,099.0	673,528.0	661,562.0	652,591.0
<i>Liquidity</i>								
CP13	Liquid assets ratio				46.8%	46.9%	48.3%	61.1%
	Liquid assets		NC	M	201,266	208,610	204,284	249,791
	Total assets		NC	M	430,501	444,714	423,086	409,058
CP14	Liquid assets to short-term liabilities				106.03%	102%	102.0%	123.3%
	Liquid assets		NC	M	201,266	208,610	204,284	249,791
	Short-term liabilities		NC	M	189,817	204,232	200,265	202,538
CP15	Liquidity coverage ratio (LCR)				427%	403.9%	439.1%	451.6%
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets		NC	M	218,226	235,568	201,615	250,688
	Total net cash outflows over the next 30 days		NC	M	51,102	58,321	45,913	55,510
CP16	Net stable funding ratio (NSFR)				113.4%	120.3%	302.7%	126%
	Available stable funding (ASF)		NC	M	346,531	362,842	344,607	328,543
	Required stable funding (RSF)		NC	M	305,656	301,695	113,853	261,416
<i>Sensitivity to Market Risk; Other</i>								
CP17	Net foreign exchange open position				6.6%	0.2%	0.0%	0.0%
	Net FX open position		NC	M	17,479	588	1	0
	Total regulatory capital		NC	M	263,468	265,012	257,281	255,908
CP18	Large exposures to capital				27.5%	26.5%	25.7%	7.4%
	Value of large exposures		NC	M	72,570	70,324	66,011	19,004
	Total regulatory capital (or balance sheet total)		NC	M	263,468	265,012	257,281	255,908
CP19	Growth of financing to private sector				102.5%	26.3%	-8.4%	-65.3%
	Total financing at end of current period		NC	M	97,504	91,940	87,829	33,805
	Total financing at end of same period last year		NC	M	48,142	72,797	95,837	97,488

Not Applicable

Not Applicable

Additional Prudential Islamic Financial Indicators (PIFIs)							
Code	Indicator	Currency	Units	2024Q1	2024Q2	2024Q3	2024Q4
AD01	holder (IAH) out of total income from assets funded by profit-sharing investment accounts			0.0%	0.0%	0.0%	0.0%
	Income distributed to IAH	<i>n.a</i>	<i>n.a</i>	0.0	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	1.0
AD02	Total off-balance sheet items to total assets			72.7%	70.0%	74.0%	78.9%
	Off-balance sheet items	<i>NC</i>	<i>M</i>	313,102	311,298	312,951	322,919
	Total assets	<i>NC</i>	<i>M</i>	430,501	444,714	423,086	409,058
AD03	funding			1.8%	1.3%	0.0%	0.0%
	FX funding	<i>n.a</i>	<i>n.a</i>	3,229	2,448	2	2
	Total funding	<i>n.a</i>	<i>n.a</i>	176,310	189,495	169,064	153,938
AD04	total financing			0.2%	213.2%	0.1%	0.2%
	FX financing	<i>n.a</i>	<i>n.a</i>	199	195,997	86	59
	Total financing	<i>n.a</i>	<i>n.a</i>	97,504	91,940	87,829	33,805
AD05	Value of Sukūk holdings to capital			0.0%	0.0%	0.0%	0.0%
	Sukūk holdings	<i>n.a</i>	<i>n.a</i>	0.0	0.0	0.0	0.0
	Total regulatory capital	<i>n.a</i>	<i>n.a</i>	263,468	265,012	257,281	255,908
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	33,805
	Sectoral distribution						
	(a) agriculture, forestry, hunting and fishing	<i>NC</i>	<i>M</i>	252	254	256	393
	(b) mining and quarrying	<i>NC</i>	<i>M</i>	-	-	-	-
	(c) manufacturing	<i>NC</i>	<i>M</i>	5,933	5,897	5,805	5,321
	(d) electricity, gas, steam and air-conditioning supply	<i>NC</i>	<i>M</i>	-	-	-	-
	(e) water supply; sewerage and waste management activities	<i>NC</i>	<i>M</i>	-	-	-	-
	(f) construction	<i>NC</i>	<i>M</i>	-	-	-	-
	(g) wholesale and retail trade; repair of motor vehicles, motorcycles, mopeds and scooters	<i>NC</i>	<i>M</i>	46,838	44,216	43,250	16,375
	(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	1,303
	(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) 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	8,002
	(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	2,411
	(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							
	Value of gross NPF	NC	M	4,646	6,207	6,786	5,978
	Economic activity						
	(a) agriculture, forestry, hunting and fishing	NC	M	-	-	-	-
	(b) mining and quarrying	NC	M	-	-	-	-
	(c) manufacturing	NC	M	261	253	1,656	1,288
	(d) electricity, gas, steam and air-conditioning	NC	M	-	-	-	-
	(e) water supply; sewerage and waste management	NC	M	-	-	-	-
	(f) construction	NC	M	-	-	-	-
	(g) wholesale and retail trade; repair of motor vehicles	NC	M	2,695	3,853	2,706	2,469
	(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	-	-	77	171
	(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	1,776	2,005	1,817
	(t) activities of households as employers	NC	M	-	-	-	-
	(t*) other financing of households	NC	M	194	325	342	233
	(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	2,099	3,010	3,124
	<i>Murabahah</i>	NC	M	667	1,376	2,287	2,993
	<i>Commodity Murabahah / Tawaruq</i>	NC	M	-	-	-	-
	<i>Salam</i>	NC	M	-	-	-	-
	<i>Istisnā`</i>	NC	M	-	-	-	-
	<i>Ijarah/Ijarah Muntahia Bittamlik</i>	NC	M	-	-	-	-
	<i>Mudharabah</i>	NC	M	-	-	-	-
	<i>Musharakah</i>	NC	M	-	-	-	-
	<i>Diminishing Musharakah</i>	NC	M	-	-	-	-
	<i>Wakalah</i>	NC	M	-	-	-	-
	<i>Qarḍ Hassan</i>	NC	M	-	-	-	-
	<i>Others (please specify)</i> ¹	NC	M	-	-	-	-
	(i) Deposits with Banks	NC	M	428	723	723	131
	(ii)	NC	M	-	-	-	-
	(iii)	NC	M	-	-	-	-
	Others	NC	M	-	-	-	-

Structural Islamic Financial Indicators (SIFIs)

Code	Indicator	Currency	Units	2024Q1	2024Q2	2024Q3	2024Q4
BS01	Number of Islamic banks	<i>n.a</i>	G				
	Number of domestic branch offices	<i>n.a</i>	G	16	16	16	16
	Number of ATMs	<i>n.a</i>	G	22	22	22	22
BS02	Number of employees	<i>n.a</i>	G	249	253	272	270
BS03	Total assets	NC	M	430,501	444,714	423,086	409,058
	Total <i>Sharī'ah</i> -compliant financing (excluding interbank)	NC	M	97,504	91,940	87,829	33,805
	<i>Sukūk</i> holdings	NC	M	0	0	0	0
	Other <i>Sharī'ah</i> -compliant securities	NC	M	2	0	0	0
	Interbank financing	NC	M	44,492	88,749	49,214	68,660
	All other assets	NC	M	288,503	264,025	286,043	306,593
BS04	Total funding/liabilities and equities	NC	M	430,501	444,714	423,086	409,058
	Profit-sharing investment accounts (PSIA)	NC	M	0	0	0	0
	Other remunerative funding (<i>Murābahah</i> , Commodity <i>Murābahah</i> , etc.)	NC	M	0	0	0	0
	Nonremunerative funding (current account, <i>Wadī'ah</i>)	NC	M	0	0	0	0
	<i>Sukūk</i> issued	NC	M	0	0	0	0
	Other <i>Sharī'ah</i> -compliant securities issued	NC	M	0	0	0	0
	Interbank funding/liabilities	NC	M	2,051	51	1	5
	All other liabilities	NC	M	174,259	189,443	170,143	383,532
	Capital and reserves	NC	M	254,191	255,220	252,942	25,521
BS05	Total revenues	NC	M	4,979	9,301	13,789	15,321
	Financing based	NC	M	667	1,376	2,287	2,993
	Investment based (<i>Sukūk</i> , other <i>Sharī'ah</i> -compliant)	NC	M	428	723	723	131
	Fee based	NC	M	3,884	7,202	10,779	12,197
	Other	NC	M	0	0	0	0
BS06	Earnings before taxes and Zakat	NC	M	1,248	2,277	1,080	2,178
BS07	Value (or percentage) of financing by type of <i>Sharī'ah</i>-compliant contract						
	Total financing	NC	M	97,504	91,940	87,829	33,805
	<i>Murābahah</i>	NC	M	93,517	88,114	84,246	30,492
	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	2,923	2,681	2,411
	Others (please specify) ¹	NC	M	-	-	-	-
	(i)	NC	M	-	-	-	-
	(ii)	NC	M	-	-	-	-
	(iii)	NC	M	-	-	-	-
	Others	NC	M	833	903	902	902
BS08	Assets held by domestic systemically important I	<i>n.a</i>	<i>n.a</i>	-	-	-	-

