

Trust International Islamic Bank

2020

Code	Indicator	Standard	Units	2020Q1	2020Q2	2020Q3	2020Q4
<i>Capital Adequacy: Basel Standard</i>							
CP01a	CAR			326.14%	304.94%	285.6%	230.24%
	Total regulatory capital	<i>Basel II</i>	<i>M</i>	239,299	239,060	241,138	256,212
	Risk-weighted assets	<i>Basel II</i>	<i>M</i>	73,373	78,397	84,423	111,282
CP02a	Tier 1 capital to RWA			323.2%	302.5%	280.9%	221.38%
	Tier 1 capital	<i>Basel II</i>	<i>M</i>	237,112	237,112	237,112	246,359
	RWA	<i>Basel II</i>	<i>M</i>	73,373	78,397	84,423	111,282
CP03a	Common Equity Tier 1 (CET1) capital to RWA <i>(fill only if Basel III has been adopted)</i>			340.7%	318.9%	296%	224.65%
	CET1 capital	<i>Mixed</i>	<i>M</i>	250,000	250,000	250,000	250,000
	RWA	<i>Mixed</i>	<i>M</i>	73,373	78,397	84,423	111,282
<i>Asset Quality</i>							
CP04	Gross nonperforming financing (NPF) ratio			0.3%	0.9%	0.5%	0.68%
	NPF		<i>M</i>	130	348	227	293
	Total financing		<i>M</i>	40,366	40,914	41,590	43,263
CP05	Net nonperforming financing (net NPF) to capital			0.0%	0.0%	0.0%	0.00%
	Net NPF		<i>M</i>	65	67	59	11
	Total regulatory capital		<i>M</i>	239,299	239,060	241,138	256,212
CP06	Provisions for gross nonperforming financing (NPF)			50%	81%	74.0%	87.5%
	Provisions		<i>M</i>	65	281	168	256
	NPF		<i>M</i>	130	348	227	293
<i>Earnings</i>							
CP07	Return on assets (ROA)			-0.4%	-0.1%	0.4%	1.9%
	Net income (before extraordinary items, taxes, and <i>Zakat</i>)		<i>M</i>	-1,177	-299	1,160	5,977
	Total assets		<i>M</i>	295,983	275,884	290,547	313,480
CP08	Return on equity (ROE)			-0.5%	-0.1%	0.5%	2.4%
	Net income (before extraordinary items, taxes, and <i>Zakat</i>)		<i>M</i>	-1,177	-299	1,160	5,977
	Equity		<i>M</i>	235,935	236,813	238,271	251,439
CP09	Net profit margin			-50.4%	-7.0%	14.6%	35.4%
	Net income (before extraordinary items, taxes, and <i>Zakat</i>)		<i>M</i>	-1,177	-299	1,160	5,977
	Gross income		<i>M</i>	2,335	4,259	7,972	16,905

CP10	Cost to income		150.4%	107.0%	85.4%	69.9%
	Operating costs	<i>M</i>	3,512	4,558	6,812	11,825
	Gross income	<i>M</i>	2,335	4,259	7,972	16,905
<i>Leverage</i>						
CP11	Capital to assets (balance sheet definition)		80.1%	85.9%	81.6%	78.6%
	Tier 1 capital	<i>M</i>	237,112	237,112	237,112	246,359
	Total assets	<i>M</i>	295,983	275,884	290,547	313,480
CP12	Leverage (regulatory definition)		81%	86.6%	80.6%	67.1%
	Tier 1 capital	<i>M</i>	237,112.2	237,112.0	237,112.0	246,358.9
	Exposure	<i>M</i>	292,114.6	273,875.0	294,199.0	366,995.8
<i>Liquidity</i>						
CP13	Liquid assets ratio		55.6%	58.4%	54.4%	53.8%
	Liquid assets	<i>M</i>	164,672	161,154	158,078	168,646
	Total assets	<i>M</i>	295,983	275,884	290,547	313,480
CP14	Liquid assets to short-term liabilities		251.1%	276%	255.6%	199.1%
	Liquid assets	<i>M</i>	164,672	161,154	158,078	168,646
	Short-term liabilities	<i>M</i>	65,583	58,460	61,847	84,714
CP15	Liquidity coverage ratio (LCR)		711%	645.2%	544.0%	455.1%
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets	<i>M</i>	166,835	150,617	160,514	177,335
	Total net cash outflows over the next 30 calendar days	<i>M</i>	23,477	23,343	29,506	38,969
CP16	Net stable funding ratio (NSFR)		379.1%	359.8%	338.5%	303%
	Available stable funding (ASF)	<i>M</i>	278,341	268,997	275,038	276,408
	Required stable funding (RSF)	<i>M</i>	73,431	74,753	81,241	91,294
<i>Sensitivity to Market Risk; Other</i>						
CP17	Net foreign exchange open position to capital		1.1%	13.2%	10.2%	22.0%
	Net FX open position	<i>M</i>	2,520	31,535	24,638	56,269
	Total regulatory capital	<i>M</i>	239,299	239,060	241,138	256,212
CP18	Large exposures to capital		16.5%	16.6%	16.6%	18.8%
	Value of large exposures	<i>M</i>	39,435	39,730	40,149	48,162
	Total regulatory capital (or balance sheet capital)	<i>M</i>	239,299	239,060	241,138	256,212
CP19	Growth of financing to private sector		-12.6%	69.9%	149.9%	149.9%
	Total financing at end of current period	<i>M</i>	40,366	40,914	41,590	43,263
	Total financing at end of same period in previous year	<i>M</i>	46,206	24,082	16,645	17,309

Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Units	2020Q1	2020Q2	2020Q3	2020Q4
AD01	Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)		0.0%	0.0%	0.0%	0.0%
	Income distributed to IAH	<i>n.a</i>	0.0	0.0	0.0	0.0
	Total income from assets funded by PSIA	<i>n.a</i>	1.0	1.0	1.0	1.0
AD02	Total off-balance sheet items to total assets		14.9%	16.6%	18.8%	32.5%
	Off-balance sheet items	<i>M</i>	44,057	45,678	54,554	101,984
	Total assets	<i>M</i>	295,983	275,884	290,547	313,480
AD03	Foreign-currency denominated funding to total funding		3.5%	5.5%	6.2%	18.4%
	FX funding	<i>n.a</i>	2,098	2,156	3,261	11,273
	Total funding	<i>n.a</i>	60,048	39,071	52,275	61,144
AD04	Foreign-currency denominated financing to total financing		0.5%	1.1%	1.0%	977.3%
	FX financing	<i>n.a</i>	215	437	415	422,805
	Total financing	<i>n.a</i>	40,366	40,914	41,590	43,263
AD05	Value of <i>Sukūk</i> holdings to capital		0.0%	0.0%	0.0%	0.0%
	<i>Sukūk</i> holdings	<i>n.a</i>	0.0	0.0	0.0	0.0
	Total regulatory capital	<i>n.a</i>	239,299	239,060	241,138	256,212
AD06	Value (or percentage) of <i>Sharī'ah</i>-compliant financing by economic activity					
	Value of <i>Sharī'ah</i> -compliant financing	<i>M</i>	40,366	40,914	41,590	43,263
	Sectoral distribution					
	(a) agriculture, forestry, hunting and fishing	<i>M</i>	-	-	-	24
	(b) mining and quarrying	<i>M</i>	-	-	-	-
	(c) manufacturing	<i>M</i>	15,190	15,557	15,520	15,637
	(d) electricity, gas, steam and air-conditioning supply	<i>M</i>	-	-	-	-
	(e) water supply; sewerage and waste management	<i>M</i>	-	-	-	-
	(f) construction	<i>M</i>	15,029	15,000	15,000	15,000
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles	<i>M</i>	3,820	3,724	4,569	6,017
	(h) transportation and storage	<i>M</i>	-	-	-	-
	(i) accommodation and food service activities	<i>M</i>	-	-	-	-

(j) information and communication	<i>M</i>	-	-	-	-
(k) financial and insurance activities	<i>M</i>	-	-	-	-
(l) real estate activities	<i>M</i>	-	-	-	-
(m) professional, scientific and technical activities	<i>M</i>	-	-	-	-
(n) administrative and support service activities	<i>M</i>	-	-	-	-
(o) public administration and defense; compulsory social security	<i>M</i>	-	-	-	-
(p) education	<i>M</i>	24	-	-	-
(q) human health and social work activities	<i>M</i>	5,545	5,538	5,489	5,034
(r) arts, entertainment and recreation	<i>M</i>	-	62	60	96
(s) other service activities (export)	<i>M</i>	739	1,016	938	1,444
(t) activities of households as employers	<i>M</i>	-	-	-	-
(t*) other financing of households	<i>M</i>	19	17	14	13
(u) activities of extraterritorial organisations and bodies	<i>M</i>	-	-	-	-
(u*) financing to nonresidents	<i>M</i>	-	-	-	-

AD07 Value (or percentage) of gross NPF by economic activities

Value of gross NPF	<i>M</i>	130	348	227	293
Economic activity					
(a) agriculture, forestry, hunting and fishing	<i>M</i>	-	-	-	-
(b) mining and quarrying	<i>M</i>	-	-	-	-
(c) manufacturing	<i>M</i>	-	-	-	4
(d) electricity, gas, steam and air-conditioning supply	<i>M</i>	-	-	-	-
(e) water supply; sewerage and waste management	<i>M</i>	-	-	-	-
(f) construction	<i>M</i>	-	-	-	-
(g) wholesale and retail trade; repair of motor vehicles and motorcycles	<i>M</i>	130	348	227	265
(h) transportation and storage	<i>M</i>	-	-	-	-
(i) accommodation and food service activities	<i>M</i>	-	-	-	-
(j) information and communication	<i>M</i>	-	-	-	-
(k) financial and insurance activities	<i>M</i>	-	-	-	-
(l) real estate activities	<i>M</i>	-	-	-	-
(m) professional, scientific and technical activities	<i>M</i>	-	-	-	-
(n) administrative and support service activities	<i>M</i>	-	-	-	-

(o) public administration and defense; compulsory social security	M	-	-	-	-
(p) education	M	-	-	-	-
(q) human health and social work activities	M	-	-	-	4
(r) arts, entertainment and recreation	M	-	-	-	-
(s) other service activities (export)	M	-	-	-	19
(t) activities of households as employers	M	-	-	-	-
(t*) other financing of households	M	-	-	-	-
(u) activities of extraterritorial organisations and bodies	M	-	-	-	-
(u*) financing to nonresidents	M	-	-	-	-

AD08

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

Total returns	M	65	606	991	1,377
<i>Murābahah</i>	M	65	191	328	479
<i>Commodity Murābahah / Tawwaruq</i>	M	-	-	-	-
<i>Salam</i>	M	-	-	-	-
<i>Istisnā`</i>	M	-	-	-	-
<i>Ijarah/Ijarah Muntahia Bittamlik</i>	M	-	-	-	-
<i>Muḍārabah</i>	M	-	-	-	-
<i>Mushārahah</i>	M	-	-	-	-
<i>Diminishing Mushārahah</i>	M	-	415	663	898
<i>Wakālah</i>	M	-	-	-	-
<i>Qarḍ Hassan</i>	M	-	-	-	-
<i>Others (please specify)¹</i>	M	-	-	-	-
<i>#REF!</i>	M	-	-	-	-
<i>(ii)</i>	M	-	-	-	-
<i>(iii)</i>	M	-	-	-	-
<i>Others</i>	M	-	-	-	-

Structural Islamic Financial Indicators (SIFIs)

Code	Indicator	Units	2020Q1	2020Q2	2020Q3	2020Q4
BS01	Number of Islamic banks	G				
	Number of domestic branch offices	G	8	9	10	15
	Number of ATMs	G	3	3	3	16
BS02	Number of employees	G	179	189	218	252
BS03	Total assets	M	295,983	275,884	290,547	313,480
	Total <i>Sharī'ah</i> -compliant financing (excluding interbank financing)	M	40,366	40,914	41,590	43,263
	<i>Sukūk</i> holdings	M	0	0	0	0
	Other <i>Sharī'ah</i> -compliant securities	M	0	0	0	0
	Interbank financing	M	123,232	106,634	153,890	118,635
	All other assets	M	132,385	128,336	95,067	151,581
BS04	Total funding/liabilities and equities	M	295,983	275,884	290,547	313,480
	Profit-sharing investment accounts (PSIA)	M	0	0	0	0
	Other remunerative funding (<i>Murābahah</i> , Commodity <i>Murābahah</i> etc.)	M	0	0	0	0
	Nonremunerative funding (current account, <i>Wadī'ah</i>)	M	0	0	0	0
	<i>Sukūk</i> issued	M	0	0	0	0
	Other <i>Sharī'ah</i> -compliant securities issued	M	0	0	0	0
	Interbank funding/liabilities	M	4	3	81	4
	All other liabilities	M	60,044	39,068	52,195	62,037
	Capital and reserves	M	235,935	236,813	238,271	251,439
BS05	Total revenues	M	2,335	4,259	7,972	16,905
	Financing based	M	65	606	991	1,377
	Investment based (<i>Sukūk</i> , other <i>Sharī'ah</i> -compliant securities etc.)	M	0	0	0	0
	Fee based	M	2,270	3,653	6,981	15,527
	Other	M	0	0	0	0
BS06	Earnings before taxes and <i>Zakat</i>	M	-1,177	-299	1,160	5,977
BS07	Value (or percentage) of financing by type of <i>Sharī'ah</i>-compliant contract					

Total financing	<i>M</i>	40,366	40,914	41,590	43,263
<i>Murābahah</i>	<i>M</i>	10,347	10,897	11,576	13,251
<i>Commodity Murābahah/ Tawwaruq</i>	<i>M</i>	-	-	-	-
<i>Salam</i>	<i>M</i>	-	-	-	-
<i>Istisnā`</i>	<i>M</i>	-	-	-	-
<i>Ijārah / Ijārah Muntahia Bittamlik</i>	<i>M</i>	-	-	-	-
<i>Muḍārabah</i>	<i>M</i>	-	-	-	-
<i>Mushārahah</i>	<i>M</i>	30,000	30,000	30,000	30,000
<i>Diminishing Mushārahah</i>	<i>M</i>	-	-	-	-
<i>Wakālah</i>	<i>M</i>	-	-	-	-
<i>Qarḍ Hassan</i>	<i>M</i>	19	17	14	13
<i>Others (please specify)¹</i>	<i>M</i>	-	-	-	-
<i>(i)</i>	<i>M</i>	-	-	-	-
<i>(ii)</i>	<i>M</i>	-	-	-	-
<i>(iii)</i>	<i>M</i>	-	-	-	-
<i>Others</i>	<i>M</i>	-	-	-	-
BS08					
Assets held by domestic systemically important Islamic banks	<i>n.a</i>	-	-	-	-