

Trust International Islamic Bank

Starting
Period:

Code	Indicator	Standard	Currency	Units	2022Q1	2022Q2	2022Q3
End-of-period exchange rate (National Currency / USD):							
<i>Capital Adequacy : Basel Standard</i>							
CP01a	CAR				289.73%	270.46%	230.6%
	Total regulatory capital	<i>Basel II</i>	<i>NC</i>	<i>M</i>	261,232	264,336	264,970
	Risk-weighted assets	<i>Basel II</i>	<i>NC</i>	<i>M</i>	90,163	97,736	114,884
CP02a	Tier 1 capital to RWA				280.6%	258.8%	220.2%
	Tier 1 capital	<i>Basel II</i>	<i>NC</i>	<i>M</i>	252,972	252,972	252,972
	RWA	<i>Basel II</i>	<i>NC</i>	<i>M</i>	90,163	97,736	114,884
CP03a	Common Equity Tier 1 (CET1) capital to RWA <i>(fill only if Basel III has been adopted)</i>				277.3%	255.8%	218%
	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>	90,163	97,736	114,884
<i>Asset Quality</i>							
CP04	Gross nonperforming financing (NPF) ratio				5.4%	7.3%	21.4%
	NPF	Not Applicable	<i>NC</i>	<i>M</i>	1,621	2,202	8,647
	Total financing		<i>NC</i>	<i>M</i>	29,833	30,252	40,355
CP05	Net nonperforming financing (net NPF) to capital				0.1%	0.2%	0.2%
	Net NPF	Not Applicable	<i>NC</i>	<i>M</i>	181	399	513
	Total regulatory capital		<i>NC</i>	<i>M</i>	261,232	264,336	264,970
CP06	Provisions for gross nonperforming financing (NPF)				81%	82%	92.0%
	Provisions	Not Applicable	<i>NC</i>	<i>M</i>	1,312	1,804	7,956
	NPF		<i>NC</i>	<i>M</i>	1,621	2,202	8,647
<i>Earnings</i>							
CP07	Return on assets (ROA)				0.3%	-3.3%	-3.1%
	Net income (before extraordinary items, taxes, and Zakat)	Not Applicable	<i>NC</i>	<i>M</i>	1,053	-14,931	-13,166
	Total assets		<i>NC</i>	<i>M</i>	409,032	450,780	426,123

CP08	Return on equity (ROE)			0.4%	-5.9%	-5.5%
	Net income (before extraordinary items, taxes, and <i>Zakat</i>)	NC	M	1,053	-14,931	-13,166
	Equity	NC	M	252,971	252,971	238,720
CP09	Net profit margin			21.3%	-127.0%	-77.7%
	Net income (before extraordinary items, taxes, and <i>Zakat</i>)	NC	M	1,053	-14,931	-13,166
	Gross income	NC	M	4,954	11,759	16,944
CP10	Cost to income			78.7%	227.0%	177.7%
	Operating costs	NC	M	3,901	26,691	30,109
	Gross income	NC	M	4,954	11,759	16,944
<i>Leverage</i>						
CP11	Capital to assets (balance sheet definition)			61.8%	56.1%	59.4%
	Tier 1 capital	NC	M	252,972	252,972	252,972
	Total assets	NC	M	409,032	450,780	426,123
CP12	Leverage (regulatory definition)			87%	76.0%	67.5%
	Tier 1 capital	NC	M	252,971.7	252,972.0	252,972.0
	Exposure	NC	M	291,011.0	333,044.0	374,946.0
<i>Liquidity</i>						
CP13	Liquid assets ratio			25.1%	32.0%	36.1%
	Liquid assets	NC	M	102,758	144,150	153,960
	Total assets	NC	M	409,032	450,780	426,123
CP14	Liquid assets to short-term liabilities			65.8%	76%	76.7%
	Liquid assets	NC	M	102,758	144,150	153,960
	Short-term liabilities	NC	M	156,169	188,903	200,688
CP15	Liquidity coverage ratio (LCR)			362%	301.8%	322.7%
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets	NC	M	260,270	312,435	279,508
	Total net cash outflows over the next 30 calendar days	NC	M	71,894	103,507	86,606
CP16	Net stable funding ratio (NSFR)			305.3%	346.2%	338.1%
	Available stable funding (ASF)	NC	M	317,502	339,575	333,309
	Required stable funding (RSF)	NC	M	103,993	98,095	98,584
<i>Sensitivity to Market Risk; Other</i>						
CP17	Net foreign exchange open position to capital			13.0%	6.0%	14.7%

	Net FX open position	NC	M	33,928	15,879	38,994
	Total regulatory capital	NC	M	261,232	264,336	264,970
CP18	Large exposures to capital			12.3%	6.9%	7.0%
	Value of large exposures	NC	M	32,077	18,282	18,477
	Total regulatory capital (or balance sheet capital)	NC	M	261,232	264,336	264,970
CP19	Growth of financing to private sector			-23.9%	-32.4%	-56.8%
	Total financing at end of current period	NC	M	29,833	30,252	40,355
	Total financing at end of same period in previous year	NC	M	39,199	44,744	93,482

Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Currency	Units	2022Q1	2022Q2	2022Q3
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%
	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			30.7%	34.2%	37.9%
	Off-balance sheet items	NC	M	125,423	153,999	161,393
	Total assets	NC	M	409,032	450,780	426,123
AD03	Foreign-currency denominated funding to total funding			17.5%	14.6%	15.6%
	FX funding	<i>n.a</i>	<i>n.a</i>	27,138	31,147	29,092
	Total funding	<i>n.a</i>	<i>n.a</i>	155,007	212,739	186,317
AD04	Foreign-currency denominated financing to total financing			0.9%	1.0%	15.2%
	FX financing	<i>n.a</i>	<i>n.a</i>	262	306	6,132
	Total financing	<i>n.a</i>	<i>n.a</i>	29,833	30,252	40,355
AD05	Value of <i>Sukūk</i> holdings to capital			0.0%	0.0%	0.0%
	<i>Sukūk</i> 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>	261,232	264,336	264,970
AD06	Value (or percentage) of <i>Sharī'ah</i>-compliant financing by economic activity					
	Value of <i>Sharī'ah</i> -compliant financing	NC	M	29,833	30,252	40,355
	Sectoral distribution					
	(a) agriculture, forestry, hunting and fishing	NC	M	243	256	230

(b)	mining and quarrying	NC	M	-	-	-
(c)	manufacturing	NC	M	3,498	3,887	5,999
(d)	electricity, gas, steam and air-conditioning supply	NC	M	-	-	-
(e)	water supply; sewerage and waste management	NC	M	-	-	-
(f)	construction	NC	M	-	-	-
(g)	wholesale and retail trade; repair of motor vehicles and motorcycles	NC	M	12,550	13,945	21,916
(h)	transportation and storage	NC	M	-	-	-
(i)	accommodation and food service activities	NC	M	-	-	-
(j)	information and communication	NC	M	1,449	1,557	1,392
(k)	financial and insurance activities	NC	M	-	-	-
(l)	real estate activities	NC	M	852	1,063	1,000
(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	5,800	2,569	2,329
(r)	arts, entertainment and recreation	NC	M	-	-	-
(s)	other service activities (export)	NC	M	3,308	4,136	4,282
(t)	activities of households as employers	NC	M	-	-	-
(t*)	other financing of households	NC	M	2,133	2,839	3,207
(u)	activities of extraterritorial organisations and bodies	NC	M	-	-	-
(u*)	financing to nonresidents	NC	M	-	-	-

AD07

Value (or percentage) of gross NPF by economic activities

	Value of gross NPF	NC	M	1,621	2,202	8,647
	Economic activity					
(a)	agriculture, forestry, hunting and fishing	NC	M	-	-	-
(b)	mining and quarrying	NC	M	-	-	-
(c)	manufacturing	NC	M	30	180	74
(d)	electricity, gas, steam and air-conditioning supply	NC	M	-	-	-
(e)	water supply; sewerage and waste management	NC	M	-	-	-
(f)	construction	NC	M	-	-	-
(g)	wholesale and retail trade; repair of motor vehicles and motorcycles	NC	M	1,075	1,297	7,376

(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	75	74	73
(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	8	7	29
(r) arts, entertainment and recreation	NC	M	18	18	320
(s) other service activities (export)	NC	M	415	608	715
(t) activities of households as employers	NC	M	-	-	-
(t*) other financing of households	NC	M	-	18	60
(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	302	629	924
<i>Murābahah</i>	NC	M	302	557	851
<i>Commodity Murābahah / Tawwaruq</i>	NC	M	-	-	-
<i>Salam</i>	NC	M	-	-	-
<i>Istisnā`</i>	NC	M	-	-	-
<i>Ijārah/Ijārah Muntahia Bittamlik</i>	NC	M	-	-	-
<i>Muqārabah</i>	NC	M	-	-	-
<i>Mushārah</i>	NC	M	-	-	-
<i>Diminishing Mushārah</i>	NC	M	-	-	-
<i>Wakālah</i>	NC	M	-	-	-
<i>Qarḍ Hassan</i>	NC	M	-	72	94
<i>Others (please specify)</i> ¹	NC	M	-	-	-
(i) <i>Deposits with Banks</i>	NC	M	-	-	8
(ii)	NC	M	-	-	(29)

(iii)

NC M

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Others

NC M

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Structural Islamic Financial Indicators (SIFIs)						
Code	Indicator	Currency	Units	2022Q1	2022Q2	2022Q3
BS01	Number of Islamic banks	<i>n.a</i>	G			
	Number of domestic branch offices	<i>n.a</i>	G	17	16	16
	Number of ATMs	<i>n.a</i>	G	22	22	21
BS02	Number of employees	<i>n.a</i>	G	303	311	313
BS03	Total assets	NC	M	409,032	450,780	426,123
	Total <i>Shari'ah</i> -compliant financing (excluding interbank financing)	NC	M	29,833	30,252	40,355
	<i>Sukuk</i> holdings	NC	M	0	0	0
	Other <i>Shari'ah</i> -compliant securities	NC	M	2	2	2
	Interbank financing	NC	M	175,174	212,747	170,510
	All other assets	NC	M	204,023	207,779	215,256
BS04	Total funding/liabilities and equities	NC	M	409,032	450,780	426,123
	Profit-sharing investment accounts (PSIA)	NC	M	0	0	0
	Other remunerative funding (<i>Murabahah</i> , Commodity <i>Murabahah</i> etc.)	NC	M	0	0	0
	Nonremunerative funding (current account, <i>Wadi'ah</i>)	NC	M	0	0	0
	<i>Sukuk</i> issued	NC	M	0	0	0
	Other <i>Shari'ah</i> -compliant securities issued	NC	M	0	0	0
	Interbank funding/liabilities	NC	M	11,456	11,825	4,157
	All other liabilities	NC	M	144,605	185,984	183,246
	Capital and reserves	NC	M	252,971	252,971	238,720
BS05	Total revenues	NC	M	4,954	11,759	16,944
	Financing based	NC	M	302	629	945
	Investment based (<i>Sukuk</i> , other <i>Shari'ah</i> -compliant securities etc.)	NC	M	0	0	0
	Fee based	NC	M	4,652	11,130	15,999
	Other	NC	M	0	0	0
BS06	Earnings before taxes and Zakat	NC	M	1,053	-14,931	-13,166

BS07	Value (or percentage) of financing by type of <i>Shari'ah</i>-compliant contract					
	Total financing	NC	M	29,833	30,252	40,355
	<i>Murābahah</i>	NC	M	15,630	25,643	31,248
	<i>Commodity Murābahah/ Tawwaruq</i>	NC	M	-	-	-
	<i>Salam</i>	NC	M	-	-	-
	<i>Istisnā`</i>	NC	M	-	-	-
	<i>Ijārah / Ijārah Muntahia Bittamlik</i>	NC	M	-	-	-
	<i>Muḍārabah</i>	NC	M	-	-	-
	<i>Mushārahah</i>	NC	M	12,275	1,800	-
	<i>Diminishing Mushārahah</i>	NC	M	-	-	-
	<i>Wakālah</i>	NC	M	-	-	-
	<i>Qarḍ Hassan</i>	NC	M	1,928	2,809	3,207
	<i>Others (please specify)¹</i>	NC	M	-	-	-
	(i)	NC	M	-	-	-
	(ii)	NC	M	-	-	-
	(iii)	NC	M	-	-	-
	مدينو اعتمادات مستندية وخطابات ضمان	NC	M	-	-	5,900
BS08	Assets held by domestic systemically important Islamic banks	<i>n.a</i>	<i>n.a</i>	-	-	-

Source:

Note:

n.a

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, *Bai Ajil*, *Bai Bithaman Ajil* (BBA), *Ju'alah* etc.). Thereafter, the 'Other' category covers the remaining amount.