

Trust International Islamic Bank

Code	Indicator	Standard	Currency	Units	2019Q1	2019Q2	2019Q3	2019Q4
End-of-period exchange rate (National Currency / USD):								
<i>Capital Adequacy : Basel Standard</i>								
CP01a	CAR				178.17%	222.30%	223.1%	392.4%
	Total regulatory capital	<i>Basel II</i>	<i>NC</i>	<i>M</i>	237,089	237,250	237,633	238,576
	Risk-weighted assets	<i>Basel II</i>	<i>NC</i>	<i>M</i>	133,068	106,725	106,516	60,792
CP02a	Tier 1 capital to RWA				177.1%	220.8%	221.2%	387.1%
	Tier 1 capital	<i>Basel II</i>	<i>NC</i>	<i>M</i>	235,628	235,628	235,628	235,305
	RWA	<i>Basel II</i>	<i>NC</i>	<i>M</i>	133,068	106,725	106,516	60,792
CP03a	Common Equity Tier 1 (CET1) capital to RWA <i>(fill only if Basel III has been adopted)</i>				187.9%	234.2%	235%	411.2%
	CET1 capital	<i>Mixed</i>	<i>NC</i>	<i>M</i>	250,000	250,000	250,000	250,000
	RWA	<i>Mixed</i>	<i>NC</i>	<i>T</i>	133,068	106,725	106,516	60,792
<i>Asset Quality</i>								
CP04	Gross nonperforming financing (NPF) ratio				0.0%	0.0%	0.5%	0.85%
	NPF		<i>NC</i>	<i>M</i>	0	0	76	150
	Total financing		<i>NC</i>	<i>M</i>	48,394	24,634	16,646	17,572
CP05	Net nonperforming financing (net NPF) to capital				0.0%	0.0%	0.0%	0.03%
	Net NPF		<i>NC</i>	<i>M</i>	0	0	75	76
	Total regulatory capital		<i>NC</i>	<i>M</i>	237,089	237,250	237,633	238,576
CP06	Provisions for gross nonperforming financing (NPF)				0%	0%	2.0%	49.0%
	Provisions		<i>NC</i>	<i>M</i>	0	0	2	73
	NPF		<i>NC</i>	<i>M</i>	0	0	76	150
<i>Earnings</i>								
CP07	Return on assets (ROA)				-0.1%	0.1%	0.4%	0.6%
	Net income (before extraordinary items, taxes, and <i>Zakat</i>)		<i>NC</i>	<i>M</i>	-169	397	1,097	1,972
	Total assets		<i>NC</i>	<i>M</i>	276,883	269,381	284,584	329,471
CP08	Return on equity (ROE)				-0.1%	0.2%	0.5%	0.8%
	Net income (before extraordinary items, taxes, and <i>Zakat</i>)		<i>NC</i>	<i>M</i>	-169	397	1,097	1,972
	Equity		<i>NC</i>	<i>M</i>	235,459	236,025	236,725	233,499
CP09	Net profit margin				-14.5%	14.3%	23.3%	26.4%
	Net income (before extraordinary items, taxes, and <i>Zakat</i>)		<i>NC</i>	<i>M</i>	-169	397	1,097	1,972
	Gross income		<i>NC</i>	<i>M</i>	1,170	2,777	4,708	7,470
CP10	Cost to income				114.5%	85.7%	76.7%	73.6%
	Operating costs		<i>NC</i>	<i>M</i>	1,339	2,380	3,611	5,498
	Gross income		<i>NC</i>	<i>M</i>	1,170	2,777	4,708	7,470
<i>Leverage</i>								
CP11	Capital to assets (balance sheet definition)				85.1%	87.5%	82.8%	71.4%
	Tier 1 capital		<i>NC</i>	<i>M</i>	235,628	235,628	235,628	235,305
	Total assets		<i>NC</i>	<i>M</i>	276,883	269,381	284,584	329,471
CP12	Leverage (regulatory definition)				83%	85.1%	79.6%	76.2%
	Tier 1 capital		<i>NC</i>	<i>M</i>	235,628	235,628	235,628	235,305
	Exposure		<i>NC</i>	<i>M</i>	282,296	276,866	296,072	308,865

Liquidity							
CP13	Liquid assets ratio			40.9%	54.6%	62.5%	59.5%
	Liquid assets	NC	M	113,317	147,029	177,907	195,904
	Total assets	NC	M	276,883	269,381	284,584	329,471
CP14	Liquid assets to short-term liabilities			399.3%	382.8%	389.3%	231.8%
	Liquid assets	NC	M	113,317	147,029	177,907	195,904
	Short-term liabilities	NC	M	28,380	38,406	45,702	84,511
CP15	Liquidity coverage ratio (LCR)			399.4%	1036.9%	1100.6%	585.1%
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets	NC	M	126,781	158,944	180,697	227,652
	Total net cash outflows over the next 30 calendar days	NC	M	31,744	15,329	16,418	38,910
CP16	Net stable funding ratio (NSFR)			198.3%	255.2%	276.5%	576.2%
	Available stable funding (ASF)	NC	M	273,551	266,467	272,309	296,316
	Required stable funding (RSF)	NC	M	137,975	104,399	98,490	51,423
Sensitivity to Market Risk; Other							
CP17	Net foreign exchange open position to capital			0.3%	18.4%	21.8%	12.0%
	Net FX open position	NC	M	746	43,552	51,872	28,622
	Total regulatory capital	NC	M	237,089	237,250	237,633	238,576
CP18	Large exposures to capital			8.9%	9.7%	6.5%	6.5%
	Value of large exposures	NC	M	21,096	23,054	15,555	15,591
	Total regulatory capital (or balance sheet capital)	NC	M	237,089	237,250	237,633	238,576
CP19	Growth of financing to private sector			58.3%	-52.4%	-67.9%	-64.9%
	Total financing at end of current period	NC	M	48,393	24,633	16,827	17,571
	Total financing at end of same period in previous year	NC	M	30,578	51,748	52,386	50,053

Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Currency	Units	2019Q1	2019Q2	2019Q3	2019Q4
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>	<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			2.0%	2.8%	3.6%	8.5%
	Off-balance sheet items	NC	M	5,412	7,514	10,236	27,917
	Total assets	NC	M	276,883	269,381	284,584	329,471
AD03	Foreign-currency denominated funding to total funding			0.0%	0.0%	0.0%	0.0%
	FX funding	<i>n.a</i>	<i>n.a</i>	0.0	0.0	0.0	0.0
	Total funding	<i>n.a</i>	<i>n.a</i>	1.0	1.0	1.0	1.0
AD04	Foreign-currency denominated financing to total financing			0.0%	0.0%	0.0%	0.0%
	FX financing	<i>n.a</i>	<i>n.a</i>	0.0	0.0	0.0	0.0
	Total financing	<i>n.a</i>	<i>n.a</i>	1.0	1.0	1.0	1.0
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>	<i>n.a</i>	0.0	0.0	0.0	0.0
	Total regulatory capital	<i>n.a</i>	<i>n.a</i>	1.0	1.0	1.0	1.0
AD06	Value (or percentage) of <i>Shari'ah</i>-compliant financing by economic activity						
	Value of <i>Shari'ah</i> -compliant financing	NC	M	48,393	24,633	16,827	17,571

Sectoral distribution							
(a)	agriculture, forestry, hunting and fishing	NC	M	19	19	21	-
(b)	mining and quarrying	NC	M	-	-	-	-
(c)	manufacturing	NC	M	17,499	2,385	5,036	5,124
(d)	electricity, gas, steam and air-conditioning supply	NC	M	-	-	-	-
(e)	water supply; sewerage and waste management	NC	M	-	-	-	-
(f)	construction	NC	M	15,143	15,137	10,160	10,020
(g)	wholesale and retail trade; repair of motor vehicles and motorcycles	NC	M	6,863	1,203	1,095	1,605
(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	8,869	5,889	515	822
(t)	activities of households as employers	NC	M	-	-	-	-
(t*)	other financing of households	NC	M	-	-	-	-
(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	0	0	76	150
Economic activity							
(a)	agriculture, forestry, hunting and fishing	NC	M	-	-	-	-
(b)	mining and quarrying	NC	M	-	-	-	-
(c)	manufacturing	NC	M	-	-	-	-
(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	-	-	76	150
(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	-	-	-	-
(t)	activities of households as employers	NC	M	-	-	-	-
(t*)	other financing of households	NC	M	-	-	-	-
(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	267	557	902	1,296
<i>Murābahah</i>	NC	M	42	107	159	194
<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>Mushārahakah</i>	NC	M	225	450	562	674
<i>Diminishing Mushārahakah</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	-	-	181	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	2019Q1	2019Q2	2019Q3	2019Q4
BS01	Number of Islamic banks	<i>n.a</i>	G				
	Number of domestic branch offices	<i>n.a</i>	G	5	5	7	7
	Number of ATMs	<i>n.a</i>	G	0	0	1	3
BS02	Number of employees	<i>n.a</i>	G	108	110	129	150
BS03	Total assets	NC	M	276,883	269,381	284,584	329,471
	Total <i>Shari'ah</i> -compliant financing (excluding interbank financing)	NC	M	48,393	24,633	16,827	17,571

	Sukūk holdings	NC	M	0	0	0	0
	Other <i>Sharī'ah</i> -compliant securities	NC	M	0	0	0	0
	Interbank financing	NC	M	73,430	154,642	174,597	155,041
	All other assets	NC	M	155,060	90,106	93,160	156,859
BS04	Total funding/liabilities and equities	NC	M	276,883	269,381	284,584	329,471
	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
	Nonenumerative funding (current account, <i>Wadī'ah</i>)	NC	M	0	0	0	0
	Sukūk 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	6,979	4	5,001	4
	All other liabilities	NC	M	34,445	33,352	42,859	95,968
	Capital and reserves	NC	M	235,459	236,025	236,725	233,499
BS05	Total revenues	NC	M	1,170	2,777	4,708	7,470
	Financing based	NC	M	267	557	721	868
	Investment based (<i>Sukūk</i> , other <i>Sharī'ah</i> -compliant securities etc.)	NC	M	0	0	0	0
	Fee based	NC	M	903	2,220	3,806	6,174
	Other	NC	M	0	0	181	428
BS06	Earnings before taxes and <i>Zakat</i>	NC	M	-169	397	1,097	1,972
BS07	Value (or percentage) of financing by type of <i>Sharī'ah</i>-compliant contract						
	Total financing	NC	M	48,393	24,633	16,827	17,571
	<i>Murabaha</i>	NC	M	18,393	4,633	1,827	2,562
	<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>Mushārahah</i>	NC	M	30,000	20,000	15,000	15,000
	<i>Diminishing Mushārahah</i>	NC	M	-	-	-	-
	<i>Wakālah</i>	NC	M	-	-	-	-
	<i>Qarḍ Hassan</i>	NC	M	-	-	-	9
	<i>Others (please specify)</i> ¹	NC	M	-	-	-	-
	(i)	NC	M	-	-	-	-
	(ii)	NC	M	-	-	-	-
	(iii)	NC	M	-	-	-	-
	<i>Others</i>	NC	M	-	-	-	-
BS08	Assets held by domestic systemically important Islamic banks	<i>n.a</i>	<i>n.a</i>	-	-	-	-