

Trust International Islamic Bank

Starting Period:

Code	Indicator	Standard	Currency	Units	2022Q1	2022Q2	2022Q3	2022Q4
End-of-period exchange rate (National Curre								
<i>Capital Adequacy : Basel Standard</i>								
CP01a	CAR				289.73%	270.46%	230.6%	248.48%
	Total regulatory capital	Basel II	NC	M	261,232	264,336	264,970	279,211
	Risk-weighted assets	Basel II	NC	M	90,163	97,736	114,884	112,367
CP02a	Tier 1 capital to RWA				280.6%	258.8%	220.2%	225.13%
	Tier 1 capital	Basel II	NC	M	252,972	252,972	252,972	252,971
	RWA	Basel II	NC	M	90,163	97,736	114,884	112,367
CP03a	Common Equity Tier 1 (CET1) capital to RWA				277.3%	255.8%	218%	222.49%
	CET1 capital	Mixed	NC	M	250,000	250,000	250,000	250,000
	RWA	Mixed	NC	T	90,163	97,736	114,884	112,367
<i>Asset Quality</i>								
CP04	Gross nonperforming financing				5.4%	7.3%	21.4%	8.33%
	NPF		NC	M	1,621	2,202	8,647	3,759
	Total financing		NC	M	29,833	30,252	40,355	45,129
CP05	Net nonperforming financing (net NPF) to capital				0.1%	0.2%	0.2%	0.36%
	Net NPF		NC	M	181	399	471	1,009
	Total regulatory capital		NC	M	261,232	264,336	264,970	279,211
CP06	Provisions for gross nonperforming financing (NPF)				81%	82%	92.0%	67.6%
	Provisions		NC	M	1,312	1,804	7,956	2,542
	NPF		NC	M	1,621	2,202	8,647	3,759
<i>Earnings</i>								
CP07	Return on assets (ROA)				0.3%	-3.3%	-3.1%	0.6%
	Net income (before extraordinary items, taxes, and		NC	M	1,053	-14,931	-13,166	2,678
	Total assets		NC	M	409,032	450,780	426,123	479,727
CP08	Return on equity (ROE)				0.4%	-5.9%	-5.5%	1.1%
	Net income (before extraordinary items, taxes, and		NC	M	1,053	-14,931	-13,166	2,678
	Equity		NC	M	252,971	252,971	238,720	252,961
CP09	Net profit margin				21.3%	-127.0%	-77.7%	12.2%
	Net income (before extraordinary items, taxes, and		NC	M	1,053	-14,931	-13,166	2,678
	Gross income		NC	M	4,954	11,759	16,944	22,028
CP10	Cost to income				78.7%	227.0%	177.7%	87.8%
	Operating costs		NC	M	3,901	26,691	30,109	19,350
	Gross income		NC	M	4,954	11,759	16,944	22,028
<i>Leverage</i>								
CP11	Capital to assets (balance sheet definition)				61.8%	56.1%	59.4%	52.7%
	Tier 1 capital		NC	M	252,972	252,972	252,972	252,971
	Total assets		NC	M	409,032	450,780	426,123	479,727
CP12	Leverage (regulatory definition)				87%	76.0%	67.5%	63.3%
	Tier 1 capital		NC	M	252,971.7	252,972.0	252,972.0	252,971.0
	Exposure		NC	M	291,011.0	333,044.0	374,946.0	399,661.0

Liquidity							
CP13	Liquid assets ratio			25.1%	32.0%	36.1%	40.0%
	Liquid assets	NC	M	102,758	144,150	153,960	191,832
	Total assets	NC	M	409,032	450,780	426,123	479,727
CP14	Liquid assets to short-term liabilities			65.8%	76%	76.7%	79.7%
	Liquid assets	NC	M	102,758	144,150	153,960	191,832
	Short-term liabilities	NC	M	156,169	188,903	200,688	240,551
CP15	Liquidity coverage ratio (LCR)			362%	301.8%	322.7%	337.7%
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets	NC	M	260,270	312,435	279,508	332,871
	Total net cash outflows over the next 30 calendar days	NC	M	71,894	103,507	86,606	98,574
CP16	Net stable funding ratio (NSFR)			305.3%	346.2%	338.1%	351%
	Available stable funding (ASF)	NC	M	317,502	339,575	333,309	360,704
	Required stable funding (RSF)	NC	M	103,993	98,095	98,584	102,651
<i>Sensitivity to Market Risk; Other</i>							
CP17	Net foreign exchange open position to capital			13.0%	6.0%	14.7%	17.4%
	Net FX open position	NC	M	33,928	15,879	38,994	48,674
	Total regulatory capital	NC	M	261,232	264,336	264,970	279,211
CP18	Large exposures to capital			12.3%	6.9%	7.0%	8.5%
	Value of large exposures	NC	M	32,077	18,282	18,477	23,604
	Total regulatory capital (or balance sheet capital)	NC	M	261,232	264,336	264,970	279,211
CP19	Growth of financing to private sector			-23.9%	60.8%	65.9%	68.1%
	Total financing at end of current period	NC	M	29,833	30,252	40,355	45,129
	Total financing at end of same period in previous year	NC	M	39,199	18,809	24,329	26,842

Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Currency	Units	2022Q1	2022Q2	2022Q3	2022Q4
AD01	investment account holder (IAH) out of total income from			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			30.7%	34.2%	37.9%	41.8%
	Off-balance sheet items	<i>NC</i>	<i>M</i>	125,423	153,999	161,393	200,459
	Total assets	<i>NC</i>	<i>M</i>	409,032	450,780	426,123	479,727
AD03	denominated funding to total			17.5%	14.6%	15.6%	10.6%
	FX funding	<i>n.a</i>	<i>n.a</i>	27,138	31,147	29,092	23,811
	Total funding	<i>n.a</i>	<i>n.a</i>	155,007	212,739	186,317	224,078
AD04	denominated financing to			0.9%	1.0%	15.2%	1.1%
	FX financing	<i>n.a</i>	<i>n.a</i>	262	306	6,132	477
	Total financing	<i>n.a</i>	<i>n.a</i>	29,833	30,252	40,355	45,129
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>	261,232	264,336	264,970	279,211
AD06	Value (or percentage) of Sharī'ah-compliant financing by economic activity						
	Value of Sharī'ah-compliant financing	<i>NC</i>	<i>M</i>	29,833	30,252	40,355	45,129
	Sectoral distribution						
	(a) agriculture, forestry, hunting and fish	<i>NC</i>	<i>M</i>	243	256	230	225
	(b) mining and quarrying	<i>NC</i>	<i>M</i>	-	-	-	-
	(c) manufacturing	<i>NC</i>	<i>M</i>	3,498	3,887	5,999	7,580
	(d) electricity, gas, steam and air-condit	<i>NC</i>	<i>M</i>	-	-	-	-
	(e) water supply; sewerage and waste n	<i>NC</i>	<i>M</i>	-	-	-	-
	(f) construction	<i>NC</i>	<i>M</i>	-	-	-	-
	(g) wholesale and retail trade; repair of r	<i>NC</i>	<i>M</i>	12,550	13,945	21,916	23,014
	(h) transportation and storage	<i>NC</i>	<i>M</i>	-	-	-	-
	(i) accommodation and food service act	<i>NC</i>	<i>M</i>	-	-	-	-
	(j) information and communication	<i>NC</i>	<i>M</i>	1,449	1,557	1,392	1,910
	(k) financial and insurance activities	<i>NC</i>	<i>M</i>	-	-	-	-
	(l) real estate activities	<i>NC</i>	<i>M</i>	852	1,063	1,000	1,267
	(m) professional, scientific and technical	<i>NC</i>	<i>M</i>	-	-	-	-
	(n) administrative and support service ac	<i>NC</i>	<i>M</i>	-	-	-	-
	(o) public administration and	<i>NC</i>	<i>M</i>	-	-	-	-
	(p) education	<i>NC</i>	<i>M</i>	-	-	-	-
	(q) human health and social work activit	<i>NC</i>	<i>M</i>	5,800	2,569	2,329	2,305
	(r) arts, entertainment and recreation	<i>NC</i>	<i>M</i>	-	-	-	-
	(s) other service activities (export)	<i>NC</i>	<i>M</i>	3,308	4,136	4,282	5,163
	(t) activities of households as employer	<i>NC</i>	<i>M</i>	-	-	-	-
	(t*) other financing of households	<i>NC</i>	<i>M</i>	2,133	2,839	3,207	3,665
	(u) activities of extraterritorial organisati	<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 activities								
	Value of gross NPF		NC	M	1,621	2,202	8,647	3,759
	Economic activity							
	(a) agriculture, forestry, hunting and fish		NC	M	-	-	-	-
	(b) mining and quarrying		NC	M	-	-	-	-
	(c) manufacturing		NC	M	30	180	74	73
	(d) electricity, gas, steam and air-condit		NC	M	-	-	-	-
	(e) water supply; sewerage and waste m		NC	M	-	-	-	-
	(f) construction		NC	M	-	-	-	-
	(g) wholesale and retail trade; repair of r		NC	M	1,075	1,297	7,376	2,642
	(h) transportation and storage		NC	M	-	-	-	-
	(i) accommodation and food service act		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		NC	M	-	-	-	-
	(n) administrative and support service ac		NC	M	-	-	-	-
	(o) public administration and defense; c		NC	M	-	-	-	-
	(p) education		NC	M	-	-	-	-
	(q) human health and social work activit		NC	M	8	7	29	19
	(r) arts, entertainment and recreation		NC	M	18	18	320	311
	(s) other service activities (export)		NC	M	415	608	715	618
	(t) activities of households as employer		NC	M	-	-	-	-
	(t*) other financing of households		NC	M	-	18	60	96
	(u) activities of extraterritorial organisati		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	1,407
	<i>Murābahah</i>		NC	M	302	557	851	1,206
	<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>Mudārabah</i>		NC	M	-	-	-	-
	<i>Mushārahah</i>		NC	M	-	-	-	-
	<i>Diminishing Mushārahah</i>		NC	M	-	-	-	-
	<i>Wakālah</i>		NC	M	-	-	-	-
	<i>Qarḍ Hassan</i>		NC	M	-	72	94	181
	<i>Others (please specify)</i> ¹		NC	M	-	-	-	-
	(i) <i>Deposits with Banks</i>		NC	M	-	-	8	11
	(ii)		NC	M	-	-	(29)	9
	(iii)		NC	M	-	-	-	-
	<i>Others</i>		NC	M	-	-	-	-

Structural Islamic Financial Indicators (SIFIs)

Code	Indicator	Currency	Units	2022Q1	2022Q2	2022Q3	2022Q4
BS01	Number of Islamic banks	<i>n.a</i>	G				
	Number of domestic branch offices	<i>n.a</i>	G	17	16	16	16
	Number of ATMs	<i>n.a</i>	G	22	22	21	21
BS02	Number of employees	<i>n.a</i>	G	303	311	313	328
BS03	Total assets	NC	M	409,032	450,780	426,123	479,727
	Total <i>Shari'ah</i> -compliant financing (excluding inter	NC	M	29,833	30,252	40,355	45,129
	<i>Sukūk</i> holdings	NC	M	0	0	0	0
	Other <i>Shari'ah</i> -compliant securities	NC	M	2	2	2	2
	Interbank financing	NC	M	175,174	212,747	170,510	207,705
	All other assets	NC	M	204,023	207,779	215,256	226,891
BS04	Total funding/liabilities and equities	NC	M	409,032	450,780	426,123	479,727
	Profit-sharing investment	NC	M	0	0	0	0
	accounts (PSIA)						
	Other remunerative funding	NC	M	0	0	0	0
	(<i>Murābahah</i> , Commodity						
	Nonremunerative funding (current	NC	M	0	0	0	0
	account, <i>Wad'iah</i>)						
	<i>Sukūk</i> issued	NC	M	0	0	0	0
	Other <i>Shari'ah</i> -compliant	NC	M	0	0	0	0
	securities issued						
	Interbank funding/liabilities	NC	M	11,456	11,825	4,157	4,157
	All other liabilities	NC	M	144,605	185,984	183,246	222,609
	Capital and reserves	NC	M	252,971	252,971	238,720	252,961
BS05	Total revenues	NC	M	4,954	11,759	16,944	22,028
	Financing based	NC	M	302	629	945	1,387
	Investment based (<i>Sukūk</i> , other <i>Shari'ah</i> -compliant	NC	M	-19	-30	-21	20
	Fee based	NC	M	4,671	11,160	16,020	20,621
	Other	NC	M	0	0	0	0
BS06	Earnings before taxes and Zakat	NC	M	1,053	-14,931	-13,166	2,678
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	45,129
	<i>Murābahah</i>	NC	M	15,630	25,643	30,790	41,304
	<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	3,665	3,664
	<i>Others (please specify)</i> ¹	NC	M	-	-	-	-
	(i)	NC	M	-	-	-	-
	(ii)	NC	M	-	-	-	-
	(iii)	NC	M	-	-	-	-
	<i>Others</i>	NC	M	-	-	5,900	161
BS08	Assets held by domestic systemically important	<i>n.a</i>	<i>n.a</i>	-	-	-	-