

## Trust International Islamic Bank

*Starting Period:*

Code	Indicator	Standard	Currency	Units	2023Q1	2023Q2	2023Q3	2023Q4
<b>End-of-period exchange rate (National Currency / USD):</b>								
<i>Capital Adequacy : Basel Standard</i>								
<b>CP01a</b>	<b>CAR</b>				<b>200.34%</b>	<b>135.96%</b>	<b>124.1%</b>	<b>116.61%</b>
	Total regulatory capital	<i>Basel II</i>	<i>NC</i>	<i>M</i>	265,515	265,877	265,004	265,512
	Risk-weighted assets	<i>Basel II</i>	<i>NC</i>	<i>M</i>	132,530	195,553	213,600	227,697
<b>CP02a</b>	<b>Tier 1 capital to RWA</b>				<b>190.9%</b>	<b>129.4%</b>	<b>118.4%</b>	<b>111.10%</b>
	Tier 1 capital	<i>Basel II</i>	<i>NC</i>	<i>M</i>	252,961	252,961	252,961	252,961
	RWA	<i>Basel II</i>	<i>NC</i>	<i>M</i>	132,530	195,553	213,600	227,697
<b>CP03a</b>	<b>Common Equity Tier 1 (CET1) capital to RWA</b> <i>(fill only if Basel III has been adopted)</i>				<b>188.6%</b>	<b>127.8%</b>	<b>117%</b>	<b>109.80%</b>
	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>	132,530	195,553	213,600	227,697
<i>Asset Quality</i>								
<b>CP04</b>	<b>Gross nonperforming financing (NPF) ratio</b>				<b>7.8%</b>	<b>5.7%</b>	<b>5.3%</b>	<b>5.01%</b>
	NPF		<i>NC</i>	<i>M</i>	3,741	4,122	5,070	4,886
	Total financing		<i>NC</i>	<i>M</i>	48,142	72,797	95,837	97,488
<b>CP05</b>	<b>Net nonperforming financing (net NPF) to capital</b>				<b>0.1%</b>	<b>0.2%</b>	<b>0.3%</b>	<b>0.33%</b>
	Net NPF		<i>NC</i>	<i>M</i>	313	607	890	879
	Total regulatory capital		<i>NC</i>	<i>M</i>	265,515	265,877	265,004	265,512
<b>CP06</b>	<b>Provisions for gross nonperforming financing (NPF)</b>				<b>87%</b>	<b>81%</b>	<b>78.4%</b>	<b>77.7%</b>
	Provisions		<i>NC</i>	<i>M</i>	3,256	3,354	3,975	3,796
	NPF		<i>NC</i>	<i>M</i>	3,741	4,122	5,070	4,886
<i>Earnings</i>								
<b>CP07</b>	<b>Return on assets (ROA)</b>				<b>-0.1%</b>	<b>-0.2%</b>	<b>0.1%</b>	<b>0.2%</b>
	Net income (before extraordinary items, taxes, and Zakat)		<i>NC</i>	<i>M</i>	-492	-743	598	840
	Total assets		<i>NC</i>	<i>M</i>	476,708	450,754	432,605	414,828
<b>CP08</b>	<b>Return on equity (ROE)</b>				<b>-0.2%</b>	<b>-0.3%</b>	<b>0.2%</b>	<b>0.3%</b>
	Net income (before extraordinary items, taxes, and Zakat)		<i>NC</i>	<i>M</i>	-492	-743	598	840
	Equity		<i>NC</i>	<i>M</i>	252,468	252,218	253,299	254,701
<b>CP09</b>	<b>Net profit margin</b>				<b>-16.6%</b>	<b>-9.6%</b>	<b>5.9%</b>	<b>5.7%</b>
	Net income (before extraordinary items, taxes, and Zakat)		<i>NC</i>	<i>M</i>	-492	-743	598	840
	Gross income		<i>NC</i>	<i>M</i>	2,968	7,734	10,133	14,646

<b>CP10</b>	<b>Cost to income</b>			<b>116.6%</b>	<b>109.6%</b>	<b>94.1%</b>	<b>94.3%</b>
	Operating costs	<i>NC</i>	<i>M</i>	3,460	8,477	9,535	13,806
	Gross income	<i>NC</i>	<i>M</i>	2,968	7,734	10,133	14,646
<i>Leverage</i>							
<b>CP11</b>	<b>Capital to assets (balance sheet definition)</b>			<b>53.1%</b>	<b>56.1%</b>	<b>58.5%</b>	<b>61.0%</b>
	Tier 1 capital	<i>NC</i>	<i>M</i>	252,961	252,961	252,961	252,961
	Total assets	<i>NC</i>	<i>M</i>	476,708	450,754	432,605	414,828
CP12	Leverage (regulatory definition)			46%	40.3%	43.7%	40.9%
	Tier 1 capital	<i>NC</i>	<i>M</i>	252,961.0	252,961.0	252,961.0	252,961.0
	Exposure	<i>NC</i>	<i>M</i>	554,828.0	627,841.0	578,345.0	618,239.0
<i>Liquidity</i>							
CP13	Liquid assets ratio			56.9%	53.2%	40.1%	46.1%
	Liquid assets	<i>NC</i>	<i>M</i>	271,314	239,811	173,360	191,301
	Total assets	<i>NC</i>	<i>M</i>	476,708	450,754	432,605	414,828
CP14	Liquid assets to short-term liabilities			100.81%	116%	92.0%	99.0%
	Liquid assets	<i>NC</i>	<i>M</i>	271,314	239,811	173,360	191,301
	Short-term liabilities	<i>NC</i>	<i>M</i>	269,125	206,014	188,475	193,328
CP15	Liquidity coverage ratio (LCR)			1262%	425.2%	257.6%	404.1%
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets	<i>NC</i>	<i>M</i>	308,048	246,183	211,221	199,143
	Total net cash outflows over the next 30 calendar days	<i>NC</i>	<i>M</i>	24,415	57,898	81,980	49,283
CP16	Net stable funding ratio (NSFR)			191.9%	177.1%	109.8%	104%
	Available stable funding (ASF)	<i>NC</i>	<i>M</i>	394,609	356,766	302,525	291,424
	Required stable funding (RSF)	<i>NC</i>	<i>M</i>	205,678	201,478	275,469	280,846
<i>Sensitivity to Market Risk; Other</i>							
CP17	Net foreign exchange open position to capital			6.4%	7.4%	9.9%	6.3%
	Net FX open position	<i>NC</i>	<i>M</i>	17,115	19,558	26,352	16,830
	Total regulatory capital	<i>NC</i>	<i>M</i>	265,515	265,877	265,004	265,512
CP18	Large exposures to capital			9.2%	17.3%	26.3%	27.6%
	Value of large exposures	<i>NC</i>	<i>M</i>	24,542	46,042	69,582	73,279
	Total regulatory capital (or balance sheet capital)	<i>NC</i>	<i>M</i>	265,515	265,877	265,004	265,512
CP19	Growth of financing to private sector			61.4%	58.1%	137.5%	116.0%
	Total financing at end of current period	<i>NC</i>	<i>M</i>	48,142	72,797	95,837	97,488
	Total financing at end of same period in previous year	<i>NC</i>	<i>M</i>	29,833	46,042	40,355	45,129

Additional Prudential Islamic Financial Indicators (PIFIs)							
Cod e	Indicator	Curren cy	Unit s	2023Q 1	2023Q 2	2023Q 3	2023Q 4
<b>ADO 1</b>	<b>Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)</b>			<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>
	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
<b>ADO 2</b>	<b>Total off-balance sheet items to total assets</b>			<b>45.4%</b>	<b>49.5%</b>	<b>50.9%</b>	<b>60.2%</b>
	Off-balance sheet items	<i>NC</i>	<i>M</i>	216,603	222,915	220,297	249,909
	Total assets	<i>NC</i>	<i>M</i>	476,708	450,754	432,605	414,828
<b>ADO 3</b>	<b>Foreign-currency denominated funding to total funding</b>			<b>19.1%</b>	<b>7.8%</b>	<b>4.3%</b>	<b>2.5%</b>
	FX funding	<i>n.a</i>	<i>n.a</i>	42,838	15,552	7,777	4,015
	Total funding	<i>n.a</i>	<i>n.a</i>	224,239	198,536	179,046	161,027
<b>ADO 4</b>	<b>Foreign-currency denominated financing to total financing</b>			<b>1.3%</b>	<b>0.8%</b>	<b>0.6%</b>	<b>0.2%</b>
	FX financing	<i>n.a</i>	<i>n.a</i>	636	550	547	222
	Total financing	<i>n.a</i>	<i>n.a</i>	48,142	72,797	95,837	97,488
<b>ADO 5</b>	<b>Value of Sukūk holdings to capital</b>			<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>
	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>	265,515	265,877	265,004	265,512
<b>ADO 6</b>	<b>Value (or percentage) of Shari`ah-compliant financing by economic activity</b>						
	Value of Shari`ah-compliant financing	<i>NC</i>	<i>M</i>	48,142	72,797	95,837	97,488
	Sectoral distribution						
	(a) agriculture, forestry, hunting and fishing	<i>NC</i>	<i>M</i>	-	1,023	-	-
	(b) mining and quarrying	<i>NC</i>	<i>M</i>	-	-	-	-
	(c) manufacturing	<i>NC</i>	<i>M</i>	8,014	6,788	6,516	5,208
	(d) electricity, gas, steam and air-conditioning supply	<i>NC</i>	<i>M</i>	-	-	-	-
	(e) water supply; sewerage and waste management	<i>NC</i>	<i>M</i>	-	-	-	-
	(f) construction	<i>NC</i>	<i>M</i>	-	-	-	-
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles	<i>NC</i>	<i>M</i>	23,087	33,695	43,368	46,856
	(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>	1,427	1,400	21,421	21,505
	(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) public administration and defense; 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>	11,640	26,075	20,948	20,602

	(t) activities of households as employers	NC	M	-	-	-	-
	(t*) other financing of households	NC	M	3,974	3,816	3,584	3,317
	(u) activities of extraterritorial organisations and bodies	NC	M	-	-	-	-
	(u*) financing to nonresidents	NC	M	-	-	-	-
<b>ADO</b>	<b>Value (or percentage) of gross NPF by economic activities</b>						
<b>7</b>	Value of gross NPF	NC	M	3,741	4,122	5,070	4,886
	Economic activity						
	(a) agriculture, forestry, hunting and fishing	NC	M	-	-	-	-
	(b) mining and quarrying	NC	M	-	-	-	-
	(c) manufacturing	NC	M	165	178	165	270
	(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	2,435	2,337	2,786	2,625
	(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	1,047	1,504	2,022	1,835
	(t) activities of households as employers	NC	M	-	-	-	-
	(t*) other financing of households	NC	M	94	103	97	156
	(u) activities of extraterritorial organisations and bodies	NC	M	-	-	-	-
	(u*) financing to nonresidents	NC	M	-	-	-	-

<b>ADO</b>	<b>Value (or percentage) of returns by major type of Shari' ah-compliant contract</b>						
<b>8</b>	Total returns	NC	M	468	1,010	2,082	3,124
	<i>Murābahah</i>	NC	M	415	929	1,505	2,167
	<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	25	28	28	28

Others (please specify) <sup>1</sup>	NC	M	-	-	-	-
(i) Deposits with Banks	NC	M	28	53	549	929
(ii)	NC	M	-	-	-	-
(iii)	NC	M	-	-	-	-
Others	NC	M	-	-	-	-

Structural Islamic Financial Indicators (SIFIs)							
Code	Indicator	Currency	Units	2023Q1	2023Q2	2023Q3	2023Q4
<b>BS01</b>	<b>Number of Islamic banks</b>	<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	21	22	22	22
<b>BS02</b>	<b>Number of employees</b>	<i>n.a</i>	G	<b>334</b>	<b>315</b>	<b>261</b>	<b>250</b>
<b>BS03</b>	<b>Total assets</b>	NC	M	<b>476,708</b>	<b>450,754</b>	<b>432,605</b>	<b>414,828</b>
	Total <i>Sharī'ah</i> -compliant financing (excluding interbank financing)	NC	M	48,142	72,797	95,837	97,488
	<i>Sukūk</i> holdings	NC	M	0	0	0	0
	Other <i>Sharī'ah</i> -compliant securities	NC	M	2	2	31,300	2
	Interbank financing	NC	M	190,792	157,258	58,948	87,500
	All other assets	NC	M	237,772	220,697	246,520	229,838
<b>BS04</b>	<b>Total funding/liabilities and equities</b>	NC	M	<b>476,708</b>	<b>450,754</b>	<b>432,605</b>	<b>414,828</b>
	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	4,151	4,151	12,651	2
	All other liabilities	NC	M	220,089	194,385	166,655	160,125
	Capital and reserves	NC	M	252,468	252,218	253,299	254,701
<b>BS05</b>	<b>Total revenues</b>	NC	M	<b>2,968</b>	<b>7,734</b>	<b>10,133</b>	<b>14,646</b>
	Financing based	NC	M	440	957	1,533	2,195
	Investment based ( <i>Sukūk</i> , other <i>Sharī'ah</i> -compliant securities etc.)	NC	M	28	28	549	929
	Fee based	NC	M	2,500	6,749	8,051	11,522
	Other	NC	M	0	0	0	0
<b>BS06</b>	<b>Earnings before taxes and <i>Zakat</i></b>	NC	M	<b>-492</b>	<b>-743</b>	<b>598</b>	<b>840</b>
<b>BS07</b>	<b>Value (or percentage) of financing by type of <i>Sharī'ah</i>-compliant contract</b>						
	Total financing	NC	M	48,142	72,797	95,837	97,488
	<i>Murābahah</i>	NC	M	43,724	68,324	91,398	93,464
	<i>Commodity Murābahah/ Tawwaruq</i>	NC	M	-	-	-	-

<i>Salam</i>	<i>NC</i>	<i>M</i>	-	-	-	-
<i>Istisnā`</i>	<i>NC</i>	<i>M</i>	-	-	-	-
<i>Ijārah / Ijārah Muntahia Bittamlik</i>	<i>NC</i>	<i>M</i>	-	-	-	-
<i>Muḍārabah</i>	<i>NC</i>	<i>M</i>	-	-	-	-
<i>Mushārah</i>	<i>NC</i>	<i>M</i>	-	-	-	-
<i>Diminishing Mushārah</i>	<i>NC</i>	<i>M</i>	-	-	-	-
<i>Wakālah</i>	<i>NC</i>	<i>M</i>	-	-	-	-
<i>Qarḍ Hassan</i>	<i>NC</i>	<i>M</i>	3,974	3,815	3,583	3,317
<i>Others (please specify)<sup>1</sup></i>	<i>NC</i>	<i>M</i>	-	-	-	-
<i>(i)</i>	<i>NC</i>	<i>M</i>	-	-	-	-
<i>(ii)</i>	<i>NC</i>	<i>M</i>	-	-	-	-
<i>(iii)</i>	<i>NC</i>	<i>M</i>	-	-	-	-
<i>Others</i>	<i>NC</i>	<i>M</i>	444	658	856	707
<b>BS08 Assets held by domestic systemically important Islamic banks</b>	<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.

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