

Trust International Islamic Bank

Starting Period:

Code	Indicator	Standard	Currency	Units	2024Q1	2024Q2
End-of-period exchange rate (National Currency / USD):						
<i>Capital Adequacy : Basel Standard</i>						
CP01a	CAR				119.16%	124.36%
	Total regulatory capital	<i>Basel II</i>	<i>NC</i>	<i>M</i>	263,468	265,012
	Risk-weighted assets	<i>Basel II</i>	<i>NC</i>	<i>M</i>	221,099	213,097
CP02a	Tier 1 capital to RWA				114.4%	118.7%
	Tier 1 capital	<i>Basel II</i>	<i>NC</i>	<i>M</i>	252,943	252,942
	RWA	<i>Basel II</i>	<i>NC</i>	<i>M</i>	221,099	213,097
CP03a	Common Equity Tier 1 (CET1) capital to RWA <i>(fill only if Basel III has been adopted)</i>				113.1%	117.3%
	CET1 capital	<i>Mixed</i>	<i>NC</i>	<i>M</i>	250,000	250,000
	RWA	<i>Mixed</i>	<i>NC</i>	<i>T</i>	221,099	213,097
<i>Asset Quality</i>						
CP04	Gross nonperforming financing (NPF) ratio				4.8%	6.8%
	NPF		<i>NC</i>	<i>M</i>	4,646	6,207
	Total financing		<i>NC</i>	<i>M</i>	97,504	91,940
CP05	Net nonperforming financing (net NPF) to capital				0.2%	0.8%
	Net NPF		<i>NC</i>	<i>M</i>	623	2,207
	Total regulatory capital		<i>NC</i>	<i>M</i>	263,468	265,012
CP06	Provisions for gross nonperforming financing (NPF)				83%	60%
	Provisions		<i>NC</i>	<i>M</i>	3,834	3,726
	NPF		<i>NC</i>	<i>M</i>	4,646	6,207
<i>Earnings</i>						
CP07	Return on assets (ROA)				0.3%	0.5%
	Net income (before extraordinary items, taxes, and <i>Zakat</i>)		<i>NC</i>	<i>M</i>	1,248	2,277
	Total assets		<i>NC</i>	<i>M</i>	430,501	444,714
CP08	Return on equity (ROE)				0.5%	0.9%
	Net income (before extraordinary items, taxes, and <i>Zakat</i>)		<i>NC</i>	<i>M</i>	1,248	2,277
	Equity		<i>NC</i>	<i>M</i>	254,191	255,220
CP09	Net profit margin				25.1%	24.5%
	Net income (before extraordinary items, taxes, and <i>Zakat</i>)		<i>NC</i>	<i>M</i>	1,248	2,277
	Gross income		<i>NC</i>	<i>M</i>	4,979	9,301
CP10	Cost to income				74.9%	75.5%
	Operating costs		<i>NC</i>	<i>M</i>	3,731	7,024
	Gross income		<i>NC</i>	<i>M</i>	4,979	9,301
<i>Leverage</i>						
CP11	Capital to assets (balance sheet definition)				58.8%	56.9%
	Tier 1 capital		<i>NC</i>	<i>M</i>	252,943	252,942

Not Applicable

Not Applicable

	Total assets		NC	M	430,501	444,714
CP12	Leverage (regulatory definition)				39%	37.6%
	Tier 1 capital		NC	M	252,943.0	252,942.0
	Exposure		NC	M	649,099.0	673,528.0
	<i>Liquidity</i>					
CP13	Liquid assets ratio				46.8%	46.9%
	Liquid assets		NC	M	201,266	208,610
	Total assets		NC	M	430,501	444,714
CP14	Liquid assets to short-term liabilities				106.03%	102%
	Liquid assets		NC	M	201,266	208,610
	Short-term liabilities		NC	M	189,817	204,232
CP15	Liquidity coverage ratio (LCR)				427%	403.9%
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets		NC	M	218,226	235,568
	Total net cash outflows over the next 30 calendar days		NC	M	51,102	58,321
CP16	Net stable funding ratio (NSFR)				113.4%	120.3%
	Available stable funding (ASF)		NC	M	346,531	362,842
	Required stable funding (RSF)		NC	M	305,656	301,695
	<i>Sensitivity to Market Risk; Other</i>					
CP17	Net foreign exchange open position to capital				6.6%	0.2%
	Net FX open position		NC	M	17,479	588
	Total regulatory capital		NC	M	263,468	265,012
CP18	Large exposures to capital				27.5%	26.5%
	Value of large exposures		NC	M	72,570	70,324
	<i>Total</i> regulatory capital (or balance sheet capital)		NC	M	263,468	265,012
CP19	Growth of financing to private sector				102.5%	26.3%
	Total financing at end of current period		NC	M	97,504	91,940
	Total financing at end of same period in previous year		NC	M	48,142	72,797

Additional Prudential Islamic Financial Indicators (PIFIs)					
Code	Indicator	Currency	Units	2024Q1	2024Q2
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%
	Income distributed to IAH	<i>n.a</i>	<i>n.a</i>	0.0	0.0
	Total income from assets funded by PSIA	<i>n.a</i>	<i>n.a</i>	1.0	1.0
AD02	Total off-balance sheet items to total assets			72.7%	70.0%
	Off-balance sheet items	<i>NC</i>	<i>M</i>	313,102	311,298
	Total assets	<i>NC</i>	<i>M</i>	430,501	444,714
AD03	Foreign-currency denominated funding to total funding			1.8%	1.3%
	FX funding	<i>n.a</i>	<i>n.a</i>	3,229	2,448
	Total funding	<i>n.a</i>	<i>n.a</i>	176,310	189,495
AD04	Foreign-currency denominated financing to total financing			0.2%	213.2%
	FX financing	<i>n.a</i>	<i>n.a</i>	199	195,997
	Total financing	<i>n.a</i>	<i>n.a</i>	97,504	91,940
AD05	Value of <i>Sukūk</i> holdings to capital			0.0%	0.0%
	<i>Sukūk</i> holdings	<i>n.a</i>	<i>n.a</i>	0.0	0.0
	Total regulatory capital	<i>n.a</i>	<i>n.a</i>	263,468	265,012
AD06	Value (or percentage) of <i>Sharī`ah</i>-compliant financing by economic activity				
	Value of <i>Sharī`ah</i> -compliant financing	<i>NC</i>	<i>M</i>	97,504	91,940
	Sectoral distribution				
	(a) agriculture, forestry, hunting and fishing	<i>NC</i>	<i>M</i>	252	254
	(b) mining and quarrying	<i>NC</i>	<i>M</i>	-	-
	(c) manufacturing	<i>NC</i>	<i>M</i>	5,933	5,897
	(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>	46,838	44,216
	(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>	21,584	19,486
	(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>	19,743	19,164
	(t) activities of households as employers	<i>NC</i>	<i>M</i>	-	-

	(t*) other financing of households	NC	M	3,154	2,923
	(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	4,646	6,207
	Economic activity				
	(a) agriculture, forestry, hunting and fishing	NC	M	-	-
	(b) mining and quarrying	NC	M	-	-
	(c) manufacturing	NC	M	261	253
	(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	2,695	3,853
	(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	1,496	1,776
	(t) activities of households as employers	NC	M	-	-
	(t*) other financing of households	NC	M	194	325
	(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 <i>Sharī'ah</i>-compliant contract				
	Total returns	NC	M	1,095	2,099
	<i>Murābahah</i>	NC	M	667	1,376
	<i>Commodity Murābahah / Tawwaruq</i>	NC	M	-	-
	<i>Salam</i>	NC	M	-	-
	<i>Istisnā`</i>	NC	M	-	-
	<i>Ijārah/Ijārah Muntaha Bittamlik</i>	NC	M	-	-
	<i>Muḍārabah</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	-	-
	<i>Others (please specify)</i> ¹	NC	M	-	-

(i) Deposits with Banks	NC	M	428	723
(ii)	NC	M	-	-
(iii)	NC	M	-	-
Others	NC	M	-	-

Structural Islamic Financial Indicators (SIFIs)					
Code	Indicator	Currency	Units	2024Q1	2024Q2
BS01	Number of Islamic banks	<i>n.a</i>	G		
	Number of domestic branch offices	<i>n.a</i>	G	16	17
	Number of ATMs	<i>n.a</i>	G	22	22
BS02	Number of employees	<i>n.a</i>	G	249	253
BS03	Total assets	NC	M	430,501	444,714
	Total <i>Sharī'ah</i> -compliant financing (excluding interbank financing)	NC	M	97,504	91,940
	<i>Sukūk</i> holdings	NC	M	0	0
	Other <i>Sharī'ah</i> -compliant securities	NC	M	2	0
	Interbank financing	NC	M	44,492	88,749
	All other assets	NC	M	288,503	264,025
BS04	Total funding/liabilities and equities	NC	M	430,501	444,714
	Profit-sharing investment accounts (PSIA)	NC	M	0	0
	Other remunerative funding (<i>Murābahah</i> , Commodity <i>Murābahah</i> etc.)	NC	M	0	0
	Nonremunerative funding (current account, <i>Wadī'ah</i>)	NC	M	0	0
	<i>Sukūk</i> issued	NC	M	0	0
	Other <i>Sharī'ah</i> -compliant securities issued	NC	M	0	0
	Interbank funding/liabilities	NC	M	2,051	51
	All other liabilities	NC	M	174,259	189,443
	Capital and reserves	NC	M	254,191	255,220
BS05	Total revenues	NC	M	4,979	9,301
	Financing based	NC	M	667	1,376
	Investment based (<i>Sukūk</i> , other <i>Sharī'ah</i> -compliant securities etc.)	NC	M	0	0
	Fee based	NC	M	4,312	7,925
	Other	NC	M	0	0
BS06	Earnings before taxes and Zakat	NC	M	1,248	2,277
BS07	Value (or percentage) of financing by type of <i>Sharī'ah</i>-compliant contract				
	Total financing	NC	M	97,504	91,940
	<i>Murābahah</i>	NC	M	93,517	88,114
	Commodity <i>Murābahah</i> / <i>Tawwaruq</i>	NC	M	-	-
	<i>Salam</i>	NC	M	-	-
	<i>Istisnā'</i>	NC	M	-	-
	<i>Ijārah</i> / <i>Ijārah Muntahia Bittamlik</i>	NC	M	-	-
	<i>Muḍārabah</i>	NC	M	-	-
	<i>Mushārahah</i>	NC	M	-	-
	<i>Diminishing Mushārahah</i>	NC	M	-	-

	<i>Wakālah</i>	<i>NC</i>	<i>M</i>	-	-
	<i>Qarḍ Hassan</i>	<i>NC</i>	<i>M</i>	3,154	2,923
	<i>Others (please specify)¹</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>	833	903
BS08	Assets held by domestic systemically important Islamic banks	<i>n.a</i>	<i>n.a</i>	-	-

Source
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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.