

Trust International Islamic Bank

Starting Period:

Code	Indicator	Standard	Currency	2023Q1	2023Q2
End-of-period exchange rate (National Currency / USD):					
<i>Capital Adequacy : Basel Standard</i>					
CP01a	CAR			200.34%	135.96%
	Total regulatory capital	<i>Basel II</i>	<i>NC</i>	265,515	265,877
	Risk-weighted assets	<i>Basel II</i>	<i>NC</i>	132,530	195,553
CP02a	Tier 1 capital to RWA			190.9%	129.4%
	Tier 1 capital	<i>Basel II</i>	<i>NC</i>	252,961	252,961
	RWA	<i>Basel II</i>	<i>NC</i>	132,530	195,553
CP03a	Common Equity Tier 1 (CET1) capital to RWA <i>(fill only if Basel III has been adopted)</i>			188.6%	127.8%
	CET1 capital	<i>Mixed</i>	<i>NC</i>	250,000	250,000
	RWA	<i>Mixed</i>	<i>NC</i>	132,530	195,553
<i>Asset Quality</i>					
CP04	Gross nonperforming financing (NPF) ratio			7.8%	5.7%
	NPF		<i>NC</i>	3,741	4,122
	Total financing		<i>NC</i>	48,142	72,797
CP05	Net nonperforming financing (net NPF) to capital			0.1%	0.2%
	Net NPF		<i>NC</i>	313	607
	Total regulatory capital		<i>NC</i>	265,515	265,877
CP06	Provisions for gross nonperforming financing (NPF)			87%	81%
	Provisions		<i>NC</i>	3,256	3,354
	NPF		<i>NC</i>	3,741	4,122
<i>Earnings</i>					
CP07	Return on assets (ROA)			-0.1%	-0.2%
	Net income (before extraordinary items, taxes, and Zakat)		<i>NC</i>	-492	-743
	Total assets		<i>NC</i>	476,708	450,754
CP08	Return on equity (ROE)			-0.2%	-0.3%
	Net income (before extraordinary items, taxes, and Zakat)		<i>NC</i>	-492	-743
	Equity		<i>NC</i>	252,468	252,218
CP09	Net profit margin			-16.6%	-9.6%
	Net income (before extraordinary items, taxes, and Zakat)		<i>NC</i>	-492	-743
	Gross income		<i>NC</i>	2,968	7,734
CP10	Cost to income			116.6%	109.6%
	Operating costs		<i>NC</i>	3,460	8,477
	Gross income		<i>NC</i>	2,968	7,734
<i>Leverage</i>					
CP11	Capital to assets (balance sheet definition)			53.1%	56.1%
	Tier 1 capital		<i>NC</i>	252,961	252,961
	Total assets		<i>NC</i>	476,708	450,754

Not Applicable

Not Applicable

CP12	Leverage (regulatory definition)		46%	40.3%
	Tier 1 capital	NC	252,961.0	252,961.0
	Exposure	NC	554,828.0	627,841.0
<i>Liquidity</i>				
CP13	Liquid assets ratio		56.9%	53.2%
	Liquid assets	NC	271,314	239,811
	Total assets	NC	476,708	450,754
CP14	Liquid assets to short-term liabilities		100.81%	116%
	Liquid assets	NC	271,314	239,811
	Short-term liabilities	NC	269,125	206,014
CP15	Liquidity coverage ratio (LCR)		1262%	425.2%
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets	NC	308,048	246,183
	Total net cash outflows over the next 30 calendar days	NC	24,415	57,898
CP16	Net stable funding ratio (NSFR)		191.9%	177.1%
	Available stable funding (ASF)	NC	394,609	356,766
	Required stable funding (RSF)	NC	205,678	201,478
<i>Sensitivity to Market Risk; Other</i>				
CP17	Net foreign exchange open position to capital		6.4%	7.4%
	Net FX open position	NC	17,115	19,558
	Total regulatory capital	NC	265,515	265,877
CP18	Large exposures to capital		9.2%	0.0%
	Value of large exposures	NC	24,542	0
	Total regulatory capital (or balance sheet capital)	NC	265,515	265,877
CP19	Growth of financing to private sector		61.4%	58.1%
	Total financing at end of current period	NC	48,142	72,797
	Total financing at end of same period in previous year	NC	29,833	46,042

Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Currency	2023Q1	2023Q2
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>	0.0	0.0
	Total income from assets funded by PSIA	<i>n.a</i>	1.0	1.0
AD02	Total off-balance sheet items to total assets		45.4%	49.5%
	Off-balance sheet items	NC	216,603	222,915
	Total assets	NC	476,708	450,754
AD03	Foreign-currency denominated funding to total funding		19.1%	7.8%
	FX funding	<i>n.a</i>	42,838	15,552
	Total funding	<i>n.a</i>	224,239	198,536
AD04	Foreign-currency denominated financing to total financing		1.3%	0.8%
	FX financing	<i>n.a</i>	636	550
	Total financing	<i>n.a</i>	48,142	72,797
AD05	Value of <i>Sukūk</i> holdings to capital		0.0%	0.0%
	<i>Sukūk</i> holdings	<i>n.a</i>	0.0	0.0
	Total regulatory capital	<i>n.a</i>	265,515	265,877

AD06			
Value (or percentage) of <i>Shari'ah</i>-compliant financing by economic activity			
Value of <i>Shari'ah</i> -compliant financing	NC	48,142	72,797
Sectoral distribution			
(a) agriculture, forestry, hunting and fishing	NC	-	1,023
(b) mining and quarrying	NC	-	-
(c) manufacturing	NC	8,014	6,788
(d) electricity, gas, steam and air-conditioning supply	NC	-	-
(e) water supply; sewerage and waste management	NC	-	-
(f) construction	NC	-	-
(g) wholesale and retail trade; repair of motor vehicles and motorcycles	NC	23,087	33,695
(h) transportation and storage	NC	-	-
(i) accommodation and food service activities	NC	-	-
(j) information and communication	NC	-	-
(k) financial and insurance activities	NC	-	-
(l) real estate activities	NC	1,427	1,400
(m) professional, scientific and technical activities	NC	-	-
(n) administrative and support service activities	NC	-	-
(o) public administration and defense; compulsory social security	NC	-	-
(p) education	NC	-	-
(q) human health and social work activities	NC	-	-
(r) arts, entertainment and recreation	NC	-	-
(s) other service activities (export)	NC	11,640	26,075
(t) activities of households as employers	NC	-	-
(t*) other financing of households	NC	3,974	3,816
(u) activities of extraterritorial organisations and bodies	NC	-	-
(u*) financing to nonresidents	NC	-	-

AD07			
Value (or percentage) of gross NPF by economic activities			
Value of gross NPF	NC	3,741	4,122
Economic activity			
(a) agriculture, forestry, hunting and fishing	NC	-	-
(b) mining and quarrying	NC	-	-
(c) manufacturing	NC	165	178
(d) electricity, gas, steam and air-conditioning supply	NC	-	-
(e) water supply; sewerage and waste management	NC	-	-
(f) construction	NC	-	-
(g) wholesale and retail trade; repair of motor vehicles and motorcycles	NC	2,435	2,337
(h) transportation and storage	NC	-	-
(i) accommodation and food service activities	NC	-	-
(j) information and communication	NC	-	-
(k) financial and insurance activities	NC	-	-
(l) real estate activities	NC	-	-
(m) professional, scientific and technical activities	NC	-	-
(n) administrative and support service activities	NC	-	-
(o) public administration and defense; compulsory social security	NC	-	-
(p) education	NC	-	-

(q) human health and social work activities	NC	-	-
(r) arts, entertainment and recreation	NC	-	-
(s) other service activities (export)	NC	1,047	1,504
(t) activities of households as employers	NC	-	-
(t*) other financing of households	NC	94	103
(u) activities of extraterritorial organisations and bodies	NC	-	-
(u*) financing to nonresidents	NC	-	-

AD08

Value (or percentage) of returns by major type of Shari'ah-compliant contract

Total returns	NC	468	1,010
<i>Murābahah</i>	NC	415	929
<i>Commodity Murābahah / Tawwaruq</i>	NC	-	-
<i>Salam</i>	NC	-	-
<i>Istisnā`</i>	NC	-	-
<i>Ijārah/Ijārah Muntahia Bittamlik</i>	NC	-	-
<i>Muqārabah</i>	NC	-	-
<i>Mushārahah</i>	NC	-	-
<i>Diminishing Mushārahah</i>	NC	-	-
<i>Wakālah</i>	NC	-	-
<i>Qarḍ Hassan</i>	NC	25	28
<i>Others (please specify)</i> ¹	NC	-	-
(i) <i>Deposits with Banks</i>	NC	28	53
(ii)	NC	-	-
(iii)	NC	-	-
<i>Others</i>	NC	-	-

Structural Islamic Financial Indicators (SIFIs)

Code	Indicator	Currency	2023Q1	2023Q2
BS01	Number of Islamic banks	<i>n.a</i>		
	Number of domestic branch offices	<i>n.a</i>	16	16
	Number of ATMs	<i>n.a</i>	21	22
BS02	Number of employees	<i>n.a</i>	334	315
BS03	Total assets	NC	476,708	450,754
	Total <i>Shari'ah</i> -compliant financing (excluding interbank financing)	NC	48,142	72,797
	<i>Sukūk</i> holdings	NC	0	0
	Other <i>Shari'ah</i> -compliant securities	NC	2	2
	Interbank financing	NC	190,792	157,258
	All other assets	NC	237,772	220,697
BS04	Total funding/liabilities and equities	NC	476,708	450,754
	Profit-sharing investment accounts (PSIA)	NC	0	0
	Other remunerative funding (<i>Murābahah</i> , <i>Commodity Murābahah</i> etc.)	NC	0	0
	Nonremunerative funding (current account, <i>Wadī'ah</i>)	NC	0	0
	<i>Sukūk</i> issued	NC	0	0
	Other <i>Shari'ah</i> -compliant securities issued	NC	0	0
	Interbank funding/liabilities	NC	4,151	4,151

	All other liabilities	NC	220,089	194,385
	Capital and reserves	NC	252,468	252,218
BS05	Total revenues	NC	2,968	7,734
	Financing based	NC	440	957
	Investment based (<i>Sukūk</i> , other <i>Sharī'ah</i> -compliant securities etc.)	NC	28	28
	Fee based	NC	2,500	6,749
	Other	NC	0	0
BS06	Earnings before taxes and <i>Zakat</i>	NC	-492	-743
BS07	Value (or percentage) of financing by type of <i>Sharī'ah</i>-compliant contract			
	Total financing	NC	48,142	72,797