

Trust International Islamic Bank

Starting
Period:

Code	Indicator	Standard	Currency	Units	2023Q1	2023Q2	2023Q3
End-of-period exchange rate (National Currency / USD):							
<i>Capital Adequacy : Basel Standard</i>							
CP01a	CAR				200.34%	135.96%	124.1%
	Total regulatory capital	<i>Basel II</i>	<i>NC</i>	<i>M</i>	265,515	265,877	265,004
	Risk-weighted assets	<i>Basel II</i>	<i>NC</i>	<i>M</i>	132,530	195,553	213,600
CP02a	Tier 1 capital to RWA				190.9%	129.4%	118.4%
	Tier 1 capital	<i>Basel II</i>	<i>NC</i>	<i>M</i>	252,961	252,961	252,961
	RWA	<i>Basel II</i>	<i>NC</i>	<i>M</i>	132,530	195,553	213,600
CP03a	Common Equity Tier 1 (CET1) capital to RWA <i>(fill only if Basel III has been adopted)</i>				188.6%	127.8%	117%
	CET1 capital	<i>Mixed</i>	<i>NC</i>	<i>M</i>	250,000	250,000	250,000
	RWA	<i>Mixed</i>	<i>NC</i>	<i>T</i>	132,530	195,553	213,600
<i>Asset Quality</i>							
CP04	Gross nonperforming financing (NPF) ratio	Not Applicable			7.8%	5.7%	5.3%
	NPF		<i>NC</i>	<i>M</i>	3,741	4,122	5,070
	Total financing		<i>NC</i>	<i>M</i>	48,142	72,797	95,837
CP05	Net nonperforming financing (net NPF) to capital	Applicable			0.1%	0.2%	0.3%
	Net NPF		<i>NC</i>	<i>M</i>	313	607	890
	Total regulatory capital		<i>NC</i>	<i>M</i>	265,515	265,877	265,004
CP06	Provisions for gross nonperforming financing (NPF)	Not			87%	81%	78.4%
	Provisions		<i>NC</i>	<i>M</i>	3,256	3,354	3,975
	NPF		<i>NC</i>	<i>M</i>	3,741	4,122	5,070
<i>Earnings</i>							
CP07	Return on assets (ROA)				-0.1%	-0.2%	0.1%
	Net income (before extraordinary items, taxes, and Zakat)		<i>NC</i>	<i>M</i>	-492	-743	598
	Total assets		<i>NC</i>	<i>M</i>	476,708	450,754	432,605
CP08	Return on equity (ROE)				-0.2%	-0.3%	0.2%
	Net income (before extraordinary items, taxes, and Zakat)		<i>NC</i>	<i>M</i>	-492	-743	598
	Equity		<i>NC</i>	<i>M</i>	252,468	252,218	253,299
CP09	Net profit margin				-16.6%	-9.6%	5.9%
	Net income (before extraordinary items, taxes, and Zakat)		<i>NC</i>	<i>M</i>	-492	-743	598
	Gross income		<i>NC</i>	<i>M</i>	2,968	7,734	10,133
CP10	Cost to income				116.6%	109.6%	94.1%
	Operating costs		<i>NC</i>	<i>M</i>	3,460	8,477	9,535
	Gross income		<i>NC</i>	<i>M</i>	2,968	7,734	10,133
<i>Leverage</i>							
CP11	Capital to assets (balance sheet definition)				53.1%	56.1%	58.5%

	Tier 1 capital	NC	M	252,961	252,961	252,961
	Total assets	NC	M	476,708	450,754	432,605
CP12	Leverage (regulatory definition)			46%	40.3%	43.7%
	Tier 1 capital	NC	M	252,961.0	252,961.0	252,961.0
	Exposure	NC	M	554,828.0	627,841.0	578,345.0
<i>Liquidity</i>						
CP13	Liquid assets ratio			56.9%	53.2%	40.1%
	Liquid assets	NC	M	271,314	239,811	173,360
	Total assets	NC	M	476,708	450,754	432,605
CP14	Liquid assets to short-term liabilities			100.81%	116%	92.0%
	Liquid assets	NC	M	271,314	239,811	173,360
	Short-term liabilities	NC	M	269,125	206,014	188,475
CP15	Liquidity coverage ratio (LCR)			1262%	425.2%	234.9%
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets	NC	M	308,048	246,183	196,221
	Total net cash outflows over the next 30 calendar days	NC	M	24,415	57,898	83,528
CP16	Net stable funding ratio (NSFR)			191.9%	177.1%	128.0%
	Available stable funding (ASF)	NC	M	394,609	356,766	352,593
	Required stable funding (RSF)	NC	M	205,678	201,478	275,473
<i>Sensitivity to Market Risk; Other</i>						
CP17	Net foreign exchange open position to capital			6.4%	7.4%	9.9%
	Net FX open position	NC	M	17,115	19,558	26,352
	Total regulatory capital	NC	M	265,515	265,877	265,004
CP18	Large exposures to capital			9.2%	17.3%	26.3%
	Value of large exposures	NC	M	24,542	46,042	69,582
	Total regulatory capital (or balance sheet capital)	NC	M	265,515	265,877	265,004
CP19	Growth of financing to private sector			61.4%	58.1%	137.5%
	Total financing at end of current period	NC	M	48,142	72,797	95,837
	Total financing at end of same period in previous year	NC	M	29,833	46,042	40,355

Additional Prudential Islamic Financial Indicators (PIFIs)						
Code	Indicator	Currency	Units	2023Q1	2023Q2	2023Q3
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%
	Income distributed to IAH	<i>n.a</i>	<i>n.a</i>	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
AD02	Total off-balance sheet items to total assets			45.4%	49.5%	50.9%
	Off-balance sheet items	NC	M	216,603	222,915	220,297
	Total assets	NC	M	476,708	450,754	432,605
AD03	Foreign-currency denominated funding to total funding			19.1%	7.8%	4.3%
	FX funding	<i>n.a</i>	<i>n.a</i>	42,838	15,552	7,777
	Total funding	<i>n.a</i>	<i>n.a</i>	224,239	198,536	179,046

AD04	Foreign-currency denominated financing to total financing			1.3%	0.8%	0.6%
	FX financing	<i>n.a</i>	<i>n.a</i>	636	550	547
	Total financing	<i>n.a</i>	<i>n.a</i>	48,142	72,797	95,837
AD05	Value of Sukūk holdings to capital			0.0%	0.0%	0.0%
	Sukūk holdings	<i>n.a</i>	<i>n.a</i>	0.0	0.0	0.0
	Total regulatory capital	<i>n.a</i>	<i>n.a</i>	265,515	265,877	265,004
AD06	Value (or percentage) of Sharī'ah-compliant financing by economic activity					
	Value of Sharī'ah-compliant financing	<i>NC</i>	<i>M</i>	48,142	72,797	95,837
	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
	(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
	(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
	(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
	(t) activities of households as employers	<i>NC</i>	<i>M</i>	-	-	-
	(t*) other financing of households	<i>NC</i>	<i>M</i>	3,974	3,816	3,584
	(u) activities of extraterritorial organisations and bodies	<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	<i>NC</i>	<i>M</i>	3,741	4,122	5,070
	Economic activity					
	(a) agriculture, forestry, hunting and fishing	<i>NC</i>	<i>M</i>	-	-	-
	(b) mining and quarrying	<i>NC</i>	<i>M</i>	-	-	-
	(c) manufacturing	<i>NC</i>	<i>M</i>	165	178	165
	(d) electricity, gas, steam and air-conditioning supply	<i>NC</i>	<i>M</i>	-	-	-

(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
(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
(t) activities of households as employers	NC	M	-	-	-
(t*) other financing of households	NC	M	94	103	97
(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	468	1,010	2,082
<i>Murābahah</i>	NC	M	415	929	1,505
<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>Mushārah</i>	NC	M	-	-	-
<i>Diminishing Mushārah</i>	NC	M	-	-	-
<i>Wakālah</i>	NC	M	-	-	-
<i>Qarḍ Hassan</i>	NC	M	25	28	28
<i>Others (please specify)</i> ¹	NC	M	-	-	-
<i>(i) Deposits with Banks</i>	NC	M	28	53	549
<i>(ii)</i>	NC	M	-	-	-
<i>(iii)</i>	NC	M	-	-	-
<i>Others</i>	NC	M	-	-	-

Structural Islamic Financial Indicators (SIFIs)

Code	Indicator	Currency	Units	2023Q1	2023Q2	2023Q3
BS01	Number of Islamic banks	<i>n.a</i>	G			
	Number of domestic branch offices	<i>n.a</i>	G	16	16	16

	Number of ATMs	<i>n.a</i>	G	21	22	22
BS02	Number of employees	<i>n.a</i>	G	334	315	261
BS03	Total assets	NC	M	476,708	450,754	432,605
	Total <i>Sharī'ah</i> -compliant financing (excluding interbank financing)	NC	M	48,142	72,797	95,837
	<i>Sukūk</i> holdings	NC	M	0	0	0
	Other <i>Sharī'ah</i> -compliant securities	NC	M	2	2	31,300
	Interbank financing	NC	M	190,792	157,258	58,948
	All other assets	NC	M	237,772	220,697	246,520
BS04	Total funding/liabilities and equities	NC	M	476,708	450,754	432,605
	Profit-sharing investment accounts (PSIA)	NC	M	0	0	0
	Other remunerative funding (<i>Murābahah</i> , Commodity <i>Murābahah</i> etc.)	NC	M	0	0	0
	Nonremunerative funding (current account, <i>Wadī'ah</i>)	NC	M	0	0	0
	<i>Sukūk</i> issued	NC	M	0	0	0
	Other <i>Sharī'ah</i> -compliant securities issued	NC	M	0	0	0
	Interbank funding/liabilities	NC	M	4,151	4,151	12,651
	All other liabilities	NC	M	220,089	194,385	166,655
	Capital and reserves	NC	M	252,468	252,218	253,299
BS05	Total revenues	NC	M	2,968	7,734	10,133
	Financing based	NC	M	440	957	1,533
	Investment based (<i>Sukūk</i> , other <i>Sharī'ah</i> -compliant securities etc.)	NC	M	28	28	549
	Fee based	NC	M	2,500	6,749	8,051
	Other	NC	M	0	0	0
BS06	Earnings before taxes and Zakat	NC	M	-492	-743	598
BS07	Value (or percentage) of financing by type of <i>Sharī'ah</i>-compliant contract					
	Total financing	NC	M	48,142	72,797	95,837
	<i>Murābahah</i>	NC	M	43,724	68,324	91,398
	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>Muqārabah</i>	NC	M	-	-	-
	<i>Mushārahakah</i>	NC	M	-	-	-
	Diminishing <i>Mushārahakah</i>	NC	M	-	-	-
	<i>Wakālah</i>	NC	M	-	-	-
	<i>Qard Hassan</i>	NC	M	3,974	3,815	3,583
	Others (please specify) ¹	NC	M	-	-	-
	(i)	NC	M	-	-	-
	(ii)	NC	M	-	-	-
	(iii)	NC	M	-	-	-

	<i>Others</i>	<i>NC</i>	<i>M</i>	444	658	856
BS08	Assets held by domestic systemically important Islamic banks	<i>n.a</i>	<i>n.a</i>	-	-	-

Source:

Note:

n.a

Not applicable

(...)

Indicates the data is not available

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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.