

HAND-IN-HAND TRUST CORPORATION

SELECTED FINANCIAL INDICATORS as at

30 June 2019

HIHT

1 Capital Adequacy

1.1	Qualifying Capital/Risk-weighted Assets	24.37
1.2	Tier I capital/ Risk-weighted assets	24.37
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	13.13

2 Lending to Connected Parties 1

2.1	Related party loans / Gross loans	4.87
2.2	Related party loans/capital base	22.84
2.3	Director exposure/related party exposure	6.55

3 Asset Composition

3.1	Low income mortgage loans/Gross loans	0.90
3.2	Real estate mortgage*/Gross loans	61.40
3.3	Staff loans/Gross loans	1.39
3.4	Households loans/Gross loans	N/A
3.7	Top 20 borrowers exposure/ total Exposure	30.37
3.8	Top twenty borrowers exposure/capital base	192.24

4 Asset Quality

4.1	Nonperforming loans/total loans	15.59
4.2	Nonperforming loans/total assets	9.36
4.3	Nonperforming loans net of reserve for loans/capital and reserves	53.43
4.4	Nonperforming loans/capital and reserves	61.09
4.5	Provision for loan losses/nonperforming loans	26.92
4.6	Total on balance sheet assets/capital and reserves	652.61
4.7	Gross loans/deposits	72.27
4.8	Gross loans/total assets	60.03
4.9	Risk-weighted assets/total assets	52.55
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	192.24
4.12	Reserve for Loan losses/gross loans	4.20

5 Earnings and Profitability

5.1	Return on assets	0.68
5.2	Return on equity	4.51
5.3	Net interest income/operating income	61.27
5.4	Non-interest income/operating income	16.38
5.5	Operating expenses/operating income	85.71
5.6	Foreign exchange gain/operating income	0.36
5.7	Interest expense/interest income	26.72
5.8	Non-interest income/operating expenses	19.11
5.9	Personnel expenses/operating expenses	39.71
5.10	Earning assets/average total assets	80.06
5.11	Non-interest expenses/operating income	63.37
5.12	Personnel expenses/noninterest expenses	31.50
5.13	Net operating income/average total assets	0.29
5.14	Operating expenses/average total assets	1.76

6 Liquidity

6.1	Interest expense/average earnings assets	0.58
6.2	Net interest income/average earnings assets	1.59
6.3	Liquid assets/Gross assets	10.95
6.4	Liquid assets/total demand and time liabilities	13.37
6.5	Deposits/total loans	138.37
6.6	Deposits/Earning assets	103.92
6.7	Deposits/Gross assets	83.07