

## HAND-IN-HAND TRUST CORPORATION

## SELECTED FINANCIAL INDICATORS as at

30 September 2019

HIHT

**1 Capital Adequacy**

1.1	Qualifying Capital/Risk-weighted Assets	23.58
1.2	Tier I capital/ Risk-weighted assets	23.58
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	14.02

**2 Lending to Connected Parties 1**

2.1	Related party loans / Gross loans	4.46
2.2	Related party loans/capital base	20.06
2.3	Director exposure/related party exposure	7.14

**3 Asset Composition**

3.1	Low income mortgage loans/Gross loans	1.23
3.2	Real estate mortgage*/Gross loans	60.71
3.3	Staff loans/Gross loans	1.19
3.4	Households loans/Gross loans	N/A
3.7	Top 20 borrowers exposure/ total Exposure	30.59
3.8	Top twenty borrowers exposure/capital base	186.00

**4 Asset Quality**

4.1	Nonperforming loans/total loans	12.10
4.2	Nonperforming loans/total assets	7.47
4.3	Nonperforming loans net of reserve for loans/capital and reserves	39.07
4.4	Nonperforming loans/capital and reserves	47.19
4.5	Provision for loan losses/nonperforming loans	28.24
4.6	Total on balance sheet assets/capital and reserves	631.48
4.7	Gross loans/deposits	74.79
4.8	Gross loans/total assets	61.76
4.9	Risk-weighted assets/total assets	58.22
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	186.00
4.12	Reserve for Loan losses/gross loans	3.42

**5 Earnings and Profitability**

5.1	Return on assets	0.34
5.2	Return on equity	2.21
5.3	Net interest income/operating income	95.55
5.4	Non-interest income/operating income	(22.03)
5.5	Operating expenses/operating income	71.42
5.6	Foreign exchange gain/operating income	(39.52)
5.7	Interest expense/interest income	21.70
5.8	Non-interest income/operating expenses	(30.85)
5.9	Personnel expenses/operating expenses	62.89
5.10	Earning assets/average total assets	82.52
5.11	Non-interest expenses/operating income	44.93
5.12	Personnel expenses/noninterest expenses	45.88
5.13	Net operating income/average total assets	0.44
5.14	Operating expenses/average total assets	1.11

**6 Liquidity**

6.1	Interest expense/average earnings assets	0.51
6.2	Net interest income/average earnings assets	1.83
6.3	Liquid assets/Gross assets	12.33
6.4	Liquid assets/total demand and time liabilities	15.09
6.5	Deposits/total loans	133.71
6.6	Deposits/earning assets	100.87
6.7	Deposits/Gross assets	82.58