

HAND-IN-HAND TRUST CORPORATION

SELECTED FINANCIAL INDICATORS as at

31 December 2019

HIHT

1 Capital Adequacy

1.1	Qualifying Capital/Risk-weighted Assets	27.20
1.2	Tier I capital/ Risk-weighted assets	27.20
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	16.08

2 Lending to Connected Parties 1

2.1	Related party loans / Gross loans	4.42
2.2	Related party loans/capital base	17.29
2.3	Director exposure/related party exposure	10.48

3 Asset Composition

3.1	Low income mortgage loans/Gross loans	1.33
3.2	Real estate mortgage*/Gross loans	59.12
3.3	Staff loans/Gross loans	1.10
3.4	Households loans/Gross loans	N/A
3.7	Top 20 borrowers exposure/ total Exposure	29.23
3.8	Top twenty borrowers exposure/capital base	156.95

4 Asset Quality

4.1	Nonperforming loans/total loans	10.55
4.2	Nonperforming loans/total assets	6.48
4.3	Nonperforming loans net of reserve for loans/capital and reserves	26.75
4.4	Nonperforming loans/capital and reserves	36.02
4.5	Provision for loan losses/nonperforming loans	35.12
4.6	Total on balance sheet assets/capital and reserves	555.96
4.7	Gross loans/deposits	76.47
4.8	Gross loans/total assets	61.40
4.9	Risk-weighted assets/total assets	57.76
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	156.95
4.12	Reserve for Loan losses/gross loans	3.71

5 Earnings and Profitability

5.1	Return on assets	0.33
5.2	Return on equity	1.93
5.3	Net interest income/operating income	65.82
5.4	Non-interest income/operating income	16.00
5.5	Operating expenses/operating income	66.77
5.6	Foreign exchange gain/operating income	0.15
5.7	Interest expense/interest income	21.65
5.8	Non-interest income/operating expenses	23.96
5.9	Personnel expenses/operating expenses	38.73
5.10	Earning assets/average total assets	82.99
5.11	Non-interest expenses/operating income	48.59
5.12	Personnel expenses/noninterest expenses	30.44
5.13	Net operating income/average total assets	0.85
5.14	Operating expenses/average total assets	1.71

6 Liquidity

6.1	Interest expense/average earnings assets	0.57
6.2	Net interest income/average earnings assets	2.05
6.3	Liquid assets/Gross assets	11.95
6.4	Liquid assets/total demand and time liabilities	14.99
6.5	Deposits/total loans	130.77
6.6	Deposits/earning assets	97.54
6.7	Deposits/Gross assets	80.29