

HAND-IN-HAND TRUST CORPORATION

SELECTED FINANCIAL INDICATORS as at

30 June 2020

HIHT

1 Capital Adequacy

1.1	Qualifying Capital/Risk-weighted Assets	26.22
1.2	Tier I capital/ Risk-weighted assets	26.22
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	16.25

2 Lending to Connected Parties 1

2.1	Related party loans / Gross loans	4.46
2.2	Related party loans/capital base	16.90
2.3	Director exposure/related party exposure	10.28

3 Asset Composition

3.1	Low income mortgage loans/Gross loans	1.47
3.2	Real estate mortgage*/Gross loans	57.01
3.3	Staff loans/Gross loans	1.32
3.4	Households loans/Gross loans	N/A
3.7	Top 20 borrowers exposure/ total Exposure	26.45
3.8	Top twenty borrowers exposure/capital base	140.20

4 Asset Quality

4.1	Nonperforming loans/total loans	12.09
4.2	Nonperforming loans/total assets	7.27
4.3	Nonperforming loans net of reserve for loans/capital and reserves	31.06
4.4	Nonperforming loans/capital and reserves	39.94
4.5	Provision for loan losses/nonperforming loans	32.25
4.6	Total on balance sheet assets/capital and reserves	549.12
4.7	Gross loans/deposits	74.99
4.8	Gross loans/total assets	60.19
4.9	Risk-weighted assets/total assets	60.50
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	140.20
4.12	Reserve for Loan losses/gross loans	3.90

5 Earnings and Profitability

5.1	Return on assets	0.14
5.2	Return on equity	0.79
5.3	Net interest income/operating income	65.98
5.4	Non-interest income/operating income	13.06
5.5	Operating expenses/operating income	81.21
5.6	Foreign exchange gain/operating income	0.10
5.7	Interest expense/interest income	24.11
5.8	Non-interest income/operating expenses	16.08
5.9	Personnel expenses/operating expenses	49.41
5.10	Earning assets/average total assets	81.64
5.11	Non-interest expenses/operating income	60.25
5.12	Personnel expenses/noninterest expenses	39.27
5.13	Net operating income/average total assets	0.79
5.14	Operating expenses/average total assets	1.51

6 Liquidity

6.1	Interest expense/average earnings assets	0.48
6.2	Net interest income/average earnings assets	1.50
6.3	Liquid assets/Gross assets	10.80
6.4	Liquid assets/total demand and time liabilities	13.62
6.5	Deposits/total loans	133.35
6.6	Deposits/earning assets	98.51
6.7	Deposits/Gross assets	80.26