	HAND-IN-HAND TRUST CORPORATION SELECTED FINANCIAL INDICATORS as at	
	30 June 2020	
	Conital Adamsons	HIHT
	Capital Adequacy Qualifying Capital/Risk-weighted Assets	26.22
	Tier I capital/ Risk-weighted assets	26.22
	Tier II capital/ Risk-weighted assets	20.22
	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
	Asset Composition	
	Low income mortgage loans/Gross loans	1.47
	Real estate mortgage*/Gross loans	57.01
3.0	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
	Asset Quality	
	Nonperforming loans/total loans	12.09
	Nonperforming loans/total assets	7.27
	Nonperforming loans net of reserve for loans/capital and reserves	31.06
	Nonperforming loans/capital and reserves	39.94
	Provision for loan losses/nonperforming loans	32.25
	Total on balance sheet assets/capital and reserves	549.12
	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
	Familians and Destitability	
	Earnings and Profitability	
5.1	Datum on accate	0.14
	Return on assets	
5.2	Return on equity	0.79
5.2 5.3	Return on equity Net interest income/operating income	0.79 65.98
5.2 5.3 5.4	Return on equity Net interest income/operating income Non-interest income/operating income	0.79 65.98 13.06
5.2 5.3 5.4 5.5	Return on equity Net interest income/operating income	0.79 65.98 13.06 81.21
5.2 5.3 5.4 5.6	Return on equity Net interest income/operating income Non-interest income/operating income Operating expenses/operating income	0.79 65.98 13.06 81.2
5.2 5.3 5.4 5.5 5.6 5.7	Return on equity Net interest income/operating income Non-interest income/operating income Operating expenses/operating income Foreign exchange gain/operating income	0.79 65.98 13.06 81.2' 0.10 24.1'
5.2 5.3 5.4 5.5 5.6 5.7 5.8	Return on equity Net interest income/operating income Non-interest income/operating income Operating expenses/operating income Foreign exchange gain/operating income Interest expense/interest income	0.79 65.98 13.06 81.2 0.10 24.1
5.2 5.3 5.4 5.5 5.6 5.7 5.8	Return on equity Net interest income/operating income Non-interest income/operating income Operating expenses/operating income Foreign exchange gain/operating income Interest expense/interest income Non-interest income/operating expenses	0.79 65.98 13.00 81.2 0.10 24.1 16.08 49.4
5.2 5.5 5.4 5.6 5.7 5.6 5.7 5.8 5.9	Return on equity Net interest income/operating income Non-interest income/operating income Operating expenses/operating income Foreign exchange gain/operating income Interest expense/interest income Non-interest income/operating expenses Personnel expenses/operating expenses	0.79 65.98 13.00 81.2 0.10 24.1 16.08 49.4
5.2 5.3 5.4 5.5 5.6 5.7 5.8 5.10 5.11	Return on equity Net interest income/operating income Non-interest income/operating income Operating expenses/operating income Foreign exchange gain/operating income Interest expense/interest income Non-interest income/operating expenses Personnel expenses/operating expenses Earning assets/average total assets	0.79 65.98 13.06 81.21 0.10 24.11 16.08 49.41 81.64 60.25
5.2 5.5 5.6 5.7 5.8 5.10 5.11 5.11	Return on equity Net interest income/operating income Non-interest income/operating income Operating expenses/operating income Foreign exchange gain/operating income Interest expense/interest income Non-interest income/operating expenses Personnel expenses/operating expenses Earning assets/average total assets Non-interest expenses/operating income	0.14 0.79 65.98 13.06 81.21 0.10 24.11 16.08 49.41 81.64 60.25 39.27
5.2 5.3 5.4 5.5 5.6 5.7 5.8 5.10 5.11 5.12	Return on equity Net interest income/operating income Non-interest income/operating income Operating expenses/operating income Foreign exchange gain/operating income Interest expense/interest income Non-interest income/operating expenses Personnel expenses/operating expenses Earning assets/average total assets Non-interest expenses/operating income Personnel expenses/noninterest expenses	0.79 65.98 13.06 81.21 0.10 24.11 16.08 49.41 81.64 60.29 39.27
5.2 5.5 5.6 5.7 5.8 5.10 5.11 5.12 5.13 5.14	Return on equity Net interest income/operating income Non-interest income/operating income Operating expenses/operating income Foreign exchange gain/operating income Interest expense/interest income Non-interest income/operating expenses Personnel expenses/operating expenses Earning assets/average total assets Non-interest expenses/operating income Personnel expenses/noninterest expenses Net operating income/average total assets Operating expenses/average total assets	0.79 65.98 13.06 81.2 0.10 24.1 16.08 49.4 81.6 60.29 39.27
5.2 5.3 5.4 5.5 5.6 5.7 5.8 5.10 5.11 5.12	Return on equity Net interest income/operating income Non-interest income/operating income Operating expenses/operating income Foreign exchange gain/operating income Interest expense/interest income Non-interest income/operating expenses Personnel expenses/operating expenses Earning assets/average total assets Non-interest expenses/operating income Personnel expenses/noninterest expenses Net operating income/average total assets	0.79 65.98 13.06 81.2 0.10 24.1 16.08 49.4 81.64 60.29 39.27 0.79
5.2 5.3 5.4 5.5 5.6 5.7 5.8 5.10 5.11 5.12 5.14	Return on equity Net interest income/operating income Non-interest income/operating income Operating expenses/operating income Foreign exchange gain/operating income Interest expense/interest income Non-interest income/operating expenses Personnel expenses/operating expenses Earning assets/average total assets Non-interest expenses/operating income Personnel expenses/noninterest expenses Net operating income/average total assets Operating expenses/average total assets Liquidity	0.79 65.98 13.06 81.24 0.10 24.11 16.08 49.41 81.64 60.29 39.27 0.79 1.51
5.2 5.2 5.5 5.6 5.7 5.8 5.10 5.11 5.12 5.14	Return on equity Net interest income/operating income Non-interest income/operating income Operating expenses/operating income Foreign exchange gain/operating income Interest expense/interest income Non-interest income/operating expenses Personnel expenses/operating expenses Earning assets/average total assets Non-interest expenses/operating income Personnel expenses/operating income Personnel expenses/noninterest expenses Net operating income/average total assets Operating expenses/average total assets Liquidity Interest expense/average earnings assets	0.79 65.98 13.06 81.21 0.10 24.11 16.08 49.41 81.64 60.25 39.27 0.79 1.51
5.2 5.3 5.4 5.5 5.6 5.7 5.8 5.10 5.11 5.12 5.14 6.1	Return on equity Net interest income/operating income Non-interest income/operating income Operating expenses/operating income Foreign exchange gain/operating income Interest expense/interest income Non-interest income/operating expenses Personnel expenses/operating expenses Earning assets/average total assets Non-interest expenses/operating income Personnel expenses/operating income Personnel expenses/noninterest expenses Net operating income/average total assets Operating expenses/average total assets Liquidity Interest expense/average earnings assets Net interest income/average earnings assets	0.79 65.98 13.06 81.21 0.10 24.11 16.08 49.41 81.64 60.25 39.27 0.79 1.51
5.2 5.3 5.4 5.5 5.6 5.7 5.8 5.10 5.11 5.12 6.1 6.2 6.3	Return on equity Net interest income/operating income Non-interest income/operating income Operating expenses/operating income Foreign exchange gain/operating income Interest expense/interest income Non-interest income/operating expenses Personnel expenses/operating expenses Earning assets/average total assets Non-interest expenses/operating income Personnel expenses/operating income Personnel expenses/noninterest expenses Net operating income/average total assets Operating expenses/average total assets Liquidity Interest expense/average earnings assets Net interest income/average earnings assets Liquid assets/Gross assets	0.79 65.98 13.06 81.21 0.10 24.11 16.08 49.41 81.64 60.25
5.2 5.3 5.4 5.5 5.6 5.7 5.8 5.12 5.11 5.12 6.1 6.2 6.3 6.4	Return on equity Net interest income/operating income Non-interest income/operating income Operating expenses/operating income Foreign exchange gain/operating income Interest expense/interest income Non-interest income/operating expenses Personnel expenses/operating expenses Earning assets/average total assets Non-interest expenses/operating income Personnel expenses/operating income Personnel expenses/noninterest expenses Net operating income/average total assets Operating expenses/average total assets Liquidity Interest expense/average earnings assets Net interest income/average earnings assets Liquid assets/Gross assets Liquid assets/total demand and time liabilities	0.79 65.98 13.06 81.21 0.10 24.11 16.08 49.41 81.64 60.25 39.27 0.79 1.51 0.48 1.50 10.80 13.62