

## HAND-IN-HAND TRUST CORPORATION

## SELECTED FINANCIAL INDICATORS as at

31 March 2020

HIHT

**1 Capital Adequacy**

|     |   |       |
|-----|---|-------|
| 1.1 | Qualifying Capital/Risk-weighted Assets | 26.45 |
| 1.2 | Tier I capital/ Risk-weighted assets    | 26.45 |
| 1.3 | Tier II capital/ Risk-weighted assets   | -     |
| 1.4 | Capital and Reserves / Total Assets     | 16.16 |

**2 Lending to Connected Parties 1**

|     |  |       |
|-----|--|-------|
| 2.1 | Related party loans / <b>Gross loans</b> | 4.46  |
| 2.2 | Related party loans/capital base         | 16.96 |
| 2.3 | Director exposure/related party exposure | 10.79 |

**3 Asset Composition**

|     |  |        |
|-----|--|--------|
| 3.1 | Low income mortgage loans/Gross loans            | 1.46   |
| 3.2 | Real estate mortgage*/Gross loans                | 60.02  |
| 3.3 | Staff loans/Gross loans                          | 1.13   |
| 3.4 | Households loans/Gross loans                     | N/A    |
| 3.7 | Top 20 borrowers exposure/ <b>total Exposure</b> | 29.27  |
| 3.8 | Top twenty borrowers exposure/capital base       | 153.86 |

**4 Asset Quality**

|      |   |        |
|------|---|--------|
| 4.1  | Nonperforming loans/total loans                                   | 10.56  |
| 4.2  | Nonperforming loans/total assets                                  | 6.34   |
| 4.3  | Nonperforming loans net of reserve for loans/capital and reserves | 25.72  |
| 4.4  | Nonperforming loans/capital and reserves                          | 35.09  |
| 4.5  | Provision for loan losses/nonperforming loans                     | 35.95  |
| 4.6  | Total on balance sheet assets/capital and reserves                | 553.44 |
| 4.7  | Gross loans/deposits  | 74.99  |
| 4.8  | Gross loans/total assets  | 60.03  |
| 4.9  | Risk-weighted assets/total assets                                 | 59.71  |
| 4.1  | Contingent liabilities/total assets                               |        |
| 4.11 | Large exposure/capital base                                       | 153.86 |
| 4.12 | Reserve for Loan losses/gross loans                               | 3.80   |

**5 Earnings and Profitability**

|      |   |       |
|------|---|-------|
| 5.1  | Return on assets                          | 0.38  |
| 5.2  | Return on equity                          | 2.09  |
| 5.3  | Net interest income/operating income      | 67.23 |
| 5.4  | Non-interest income/operating income      | 10.52 |
| 5.5  | Operating expenses/operating income       | 78.02 |
| 5.6  | Foreign exchange gain/operating income    | 0.21  |
| 5.7  | Interest expense/interest income          | 24.87 |
| 5.8  | Non-interest income/operating expenses    | 13.48 |
| 5.9  | Personnel expenses/operating expenses     | 48.70 |
| 5.10 | Earning assets/average total assets       | 81.49 |
| 5.11 | Non-interest expenses/operating income    | 55.77 |
| 5.12 | Personnel expenses/noninterest expenses   | 37.89 |
| 5.13 | Net operating income/average total assets | 0.44  |
| 5.14 | Operating expenses/average total assets   | 1.57  |

**6 Liquidity**

|     |   |        |
|-----|---|--------|
| 6.1 | Interest expense/average earnings assets        | 0.55   |
| 6.2 | Net interest income/average earnings assets     | 1.66   |
| 6.3 | Liquid assets/Gross assets                      | 10.76  |
| 6.4 | Liquid assets/total demand and time liabilities | 13.58  |
| 6.5 | Deposits/total loans                            | 133.34 |
| 6.6 | Deposits/earning assets                         | 98.60  |
| 6.7 | Deposits/Gross assets                           | 80.05  |