

HAND-IN-HAND TRUST CORPORATION

SELECTED FINANCIAL INDICATORS as at

31 March 2018

HIHT

1 Capital Adequacy

1.1	Qualifying Capital/Risk-weighted Assets	26.13
1.2	Tier I capital/ Risk-weighted assets	25.76
1.3	Tier II capital/ Risk-weighted assets	0.35
1.4	Capital and Reserves / Total Assets	10.84

2 Lending to connected parties 1

2.1	Related party loans / Gross loans	6.16
2.2	Related party loans/capital base	34.86
2.3	Director exposure/related party exposure	40.48

3 Asset Composition

3.1	Low income mortgage loans/Gross loans	1.02
3.2	Real estate mortgage*/Gross loans	65.44
3.3	Staff loans/Gross loans	1.38
3.4	Households loans/Goss loans	N/A
3.7	Top 20 borrowers exposure/ total Exposure	30.19
3.8	Top twenty borrowers exposure/capital base	255.43

4 Asset Quality

4.1	Nonperforming loans/total loans	17.54
4.2	Nonperforming loans/total assets	10.10
4.3	Nonperforming loans net of reserve for loans/capital and reserves	67.68
4.4	Nonperforming loans/capital and reserves	74.84
4.5	Provision for loan losses/nonperforming loans	29.58
4.6	Total on balance sheet assets/capital and reserves	740.64
4.7	Gross loans/deposits	67.82
4.8	Gross loans/total assets	57.61
4.9	Risk-weighted assets/total assets	39.53
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	255.43
4.12	Reserve for Loan losses/gross loans	5.19

5 Earnings and Profitability

5.1	Return on assets	0.15
5.2	Return on equity	1.08
5.3	Net interest income/operating income	63.71
5.4	Non-interest income/operating income	8.93
5.5	Operating expenses/operating income	88.56
5.6	Foreign exchange gain/operating income	0.14
5.7	Interest expense/interest income	30.04
5.8	Non-interest income/operating expenses	10.08
5.9	Personnel expenses/operating expenses	37.76
5.10	Earning assets/average total assets	84.05
5.11	Non-interest expenses/operating income	61.19
5.12	Personnel expenses/noninterest expenses	28.85
5.13	Net operating income/average total assets	0.21
5.14	Operating expenses/average total assets	1.60

6 Liquidity

6.1	Interest expense/average earnings assets	0.58
6.2	Net interest income/average earnings assets	1.35
6.3	Liquid assets/Gross assets	10.68
6.4	Liquid assets/total demand and time liabilities	12.72
6.5	Deposits/total loans	147.46
6.6	Deposits/earning assets	102.71
6.7	Deposits/Gross assets	84.95