

## HAND-IN-HAND TRUST CORPORATION

## SELECTED FINANCIAL INDICATORS as at

30 June 2018

HIHT

**1 Capital Adequacy**

1.1	Qualifying Capital/Risk-weighted Assets	26.59
1.2	Tier I capital/ Risk-weighted assets	26.22
1.3	Tier II capital/ Risk-weighted assets	0.35
1.4	Capital and Reserves / Total Assets	12.22

**2 Lending to connected parties 1**

2.1	Related party loans / <b>Gross loans</b>	4.56
2.2	Related party loans/capital base	23.92
2.3	Director exposure/related party exposure	7.83

**3 Asset Composition**

3.1	Low income mortgage loans/Gross loans	0.88
3.2	Real estate mortgage*/Gross loans	61.97
3.3	Staff loans/Gross loans	1.55
3.4	Households loans/Goss loans	N/A
3.7	Top 20 borrowers exposure/ <b>total Exposure</b>	33.47
3.8	Top twenty borrowers exposure/capital base	239.82

**4 Asset Quality**

4.1	Nonperforming loans/total loans	18.30
4.2	Nonperforming loans/total assets	11.04
4.3	Nonperforming loans net of reserve for loans/capital and reserves	67.72
4.4	Nonperforming loans/capital and reserves	74.26
4.5	Provision for loan losses/nonperforming loans	27.30
4.6	Total on balance sheet assets/capital and reserves	672.71
4.7	Gross loans/deposits	72.18
4.8	Gross loans/total assets	60.32
4.9	Risk-weighted assets/total assets	43.83
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	239.82
4.12	Reserve for Loan losses/gross loans	5.00

**5 Earnings and Profitability**

5.1	Return on assets	0.43
5.2	Return on equity	3.05
5.3	Net interest income/operating income	62.57
5.4	Non-interest income/operating income	14.49
5.5	Operating expenses/operating income	73.74
5.6	Foreign exchange gain/operating income	0.17
5.7	Interest expense/interest income	26.82
5.8	Non-interest income/operating expenses	19.65
5.9	Personnel expenses/operating expenses	45.54
5.10	Earning assets/average total assets	75.52
5.11	Non-interest expenses/operating income	50.80
5.12	Personnel expenses/noninterest expenses	34.74
5.13	Net operating income/average total assets	0.49
5.14	Operating expenses/average total assets	1.38

**6 Liquidity**

6.1	Interest expense/average earnings assets	0.57
6.2	Net interest income/average earnings assets	1.55
6.3	Liquid assets/Gross assets	13.68
6.4	Liquid assets/total demand and time liabilities	16.57
6.5	Deposits/total loans	138.54
6.6	Deposits/earning assets	106.18
6.7	Deposits/Gross assets	83.57