

HAND-IN-HAND TRUST CORPORATION

SELECTED FINANCIAL INDICATORS as at

30 September 2018

HIHT

1 Capital Adequacy

1.1	Qualifying Capital/Risk-weighted Assets	25.89
1.2	Tier I capital/ Risk-weighted assets	25.54
1.3	Tier II capital/ Risk-weighted assets	0.33
1.4	Capital and Reserves / Total Assets	11.69

2 Lending to Connected Parties 1

2.1	Related party loans / Gross loans	3.94
2.2	Related party loans/capital base	21.12
2.3	Director exposure/related party exposure	-

3 Asset Composition

3.1	Low income mortgage loans/Gross loans	0.81
3.2	Real estate mortgage*/Gross loans	63.35
3.3	Staff loans/Gross loans	1.32
3.4	Households loans/Goss loans	N/A
3.7	Top 20 borrowers exposure/ total Exposure	32.02
3.8	Top twenty borrowers exposure/capital base	231.63

4 Asset Quality

4.1	Nonperforming loans/total loans	15.93
4.2	Nonperforming loans/total assets	9.43
4.3	Nonperforming loans net of reserve for loans/capital and reserves	59.25
4.4	Nonperforming loans/capital and reserves	67.05
4.5	Provision for loan losses/nonperforming loans	28.53
4.6	Total on balance sheet assets/capital and reserves	710.95
4.7	Gross loans/deposits	70.37
4.8	Gross loans/total assets	59.22
4.9	Risk-weighted assets/total assets	43.22
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	231.63
4.12	Reserve for Loan losses/gross loans	4.54

5 Earnings and Profitability

5.1	Return on assets	0.36
5.2	Return on equity	2.48
5.3	Net interest income/operating income	65.29
5.4	Non-interest income/operating income	10.81
5.5	Operating expenses/operating income	76.59
5.6	Foreign exchange gain/operating income	0.31
5.7	Interest expense/interest income	26.79
5.8	Non-interest income/operating expenses	14.11
5.9	Personnel expenses/operating expenses	52.40
5.10	Earning assets/average total assets	79.48
5.11	Non-interest expenses/operating income	52.69
5.12	Personnel expenses/noninterest expenses	39.94
5.13	Net operating income/average total assets	0.46
5.14	Operating expenses/average total assets	1.50

6 Liquidity

6.1	Interest expense/average earnings assets	0.60
6.2	Net interest income/average earnings assets	1.64
6.3	Liquid assets/Gross assets	11.04
6.4	Liquid assets/total demand and time liabilities	13.27
6.5	Deposits/total loans	142.10
6.6	Deposits/earning assets	109.68
6.7	Deposits/Gross assets	84.15