

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