

HAND-IN-HAND TRUST CORPORATION

SELECTED FINANCIAL INDICATORS as at

31 March 2019

HIHT

1 Capital Adequacy

1.1	Qualifying Capital/Risk-weighted Assets	24.12
1.2	Tier I capital/ Risk-weighted assets	24.12
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	12.77

2 Lending to Connected Parties 1

2.1	Related party loans / Gross loans	5.07
2.2	Related party loans/capital base	23.63
2.3	Director exposure/related party exposure	6.59

3 Asset Composition

3.1	Low income mortgage loans/Gross loans	0.88
3.2	Real estate mortgage*/Gross loans	36.56
3.3	Staff loans/Gross loans	1.47
3.4	Households loans/Goss loans	N/A
3.7	Top 20 borrowers exposure/ total Exposure	30.10
3.8	Top twenty borrowers exposure/capital base	190.91

4 Asset Quality

4.1	Nonperforming loans/total loans	15.10
4.2	Nonperforming loans/total assets	8.79
4.3	Nonperforming loans net of reserve for loans/capital and reserves	52.23
4.4	Nonperforming loans/capital and reserves	59.58
4.5	Provision for loan losses/nonperforming loans	25.81
4.6	Total on balance sheet assets/capital and reserves	677.87
4.7	Gross loans/deposits	69.55
4.8	Gross loans/total assets	58.19
4.9	Risk-weighted assets/total assets	51.76
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	190.91
4.12	Reserve for Loan losses/gross loans	3.90

5 Earnings and Profitability

5.1	Return on assets	0.69
5.2	Return on equity	4.69
5.3	Net interest income/operating income	66.54
5.4	Non-interest income/operating income	12.50
5.5	Operating expenses/operating income	64.83
5.6	Foreign exchange gain/operating income	0.15
5.7	Interest expense/interest income	23.96
5.8	Non-interest income/operating expenses	19.28
5.9	Personnel expenses/operating expenses	50.94
5.10	Earning assets/average total assets	79.59
5.11	Non-interest expenses/operating income	43.86
5.12	Personnel expenses/noninterest expenses	38.49
5.13	Net operating income/average total assets	0.77
5.14	Operating expenses/average total assets	1.42

6 Liquidity

6.1	Interest expense/average earnings assets	0.57
6.2	Net interest income/average earnings assets	1.82
6.3	Liquid assets/Gross assets	12.81
6.4	Liquid assets/total demand and time liabilities	15.47
6.5	Deposits/total loans	143.78
6.6	Deposits/earning assets	107.39
6.7	Deposits/Gross assets	83.67