

## HAND-IN-HAND TRUST CORPORATION

## SELECTED FINANCIAL INDICATORS as at

31 December 2021

HIHT

**1 Capital Adequacy**

1.1	Qualifying Capital/Risk-weighted Assets	31.05
1.2	Tier I capital/ Risk-weighted assets	31.05
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	19.10

**2 Lending to Connected Parties 1**

2.1	Related party loans / <b>Gross loans</b>	4.24
2.2	Related party loans/capital base	14.81
2.3	Director exposure/related party exposure	29.32

**3 Asset Composition**

3.1	Low income mortgage loans/Gross <b>loans</b>	1.80
3.2	Real estate mortgage*/Gross <b>loans</b>	57.49
3.3	Staff loans/Gross <b>loans</b>	1.36
3.4	Households loans/Gross <b>loans</b>	N/A
3.7	Top 20 borrowers exposure/ <b>total Exposure</b>	34.53
3.8	Top twenty borrowers exposure/capital base	153.30

**4 Asset Quality**

4.1	Nonperforming loans/ <b>total loans</b>	9.55
4.2	Nonperforming loans/total assets	6.19
4.3	Nonperforming loans net of reserve for loans/capital and reserves	17.56
4.4	Nonperforming loans/capital and reserves	28.82
4.5	Provision for loan losses/nonperforming loans	47.40
4.6	Total on balance sheet assets/capital and reserves	465.73
4.7	Gross loans/deposits	87.47
4.8	Gross loans/total assets	64.80
4.9	Risk-weighted assets/total assets	59.70
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	153.30
4.12	Reserve for Loan losses/gross loans	4.53

**5 Earnings and Profitability**

5.1	Return on assets	0.01
5.2	Return on equity	0.07
5.3	Net interest income/operating income	62.95
5.4	Non-interest income/operating income	17.01
5.5	Operating expenses/operating income	83.44
5.6	Foreign exchange gain/operating income	0.58
5.7	Interest expense/interest income	24.14
5.8	Non-interest income/operating expenses	20.39
5.9	Personnel expenses/operating expenses	41.54
5.10	Earning assets/average total assets	83.66
5.11	Non-interest expenses/operating income	63.41
5.12	Personnel expenses/noninterest expenses	33.49
5.13	Net operating income/average total assets	1.37
5.14	Operating expenses/average total assets	6.90

**6 Liquidity**

6.1	Interest expense/average earnings assets	1.97
6.2	Net interest income/average earnings assets	6.18
6.3	Liquid assets/Gross assets	13.70
6.4	Liquid assets/total demand and time liabilities	17.92
6.5	Deposits/total loans	117.63
6.6	Deposits/earning assets	92.90
6.7	Deposits/Gross assets	76.23