

HAND-IN-HAND TRUST CORPORATION

SELECTED FINANCIAL INDICATORS as at

31 March 2022

HIHT

1 Capital Adequacy

1.1	Qualifying Capital/Risk-weighted Assets	20.76
1.2	Tier I capital/ Risk-weighted assets	20.76
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	19.24

2 Lending to Connected Parties 1

2.1	Related party loans / Gross loans	4.25
2.2	Related party loans/capital base	14.45
2.3	Director exposure/related party exposure	29.38

3 Asset Composition

3.1	Low income mortgage loans/Gross loans	1.91
3.2	Real estate mortgage*/Gross loans	55.97
3.3	Staff loans/Gross loans	1.46
3.4	Households loans/Gross loans	N/A
3.7	Top 20 borrowers exposure/ total Exposure	32.70
3.8	Top twenty borrowers exposure/capital base	142.31

4 Asset Quality

4.1	Nonperforming loans/total loans	7.75
4.2	Nonperforming loans/total assets	4.92
4.3	Nonperforming loans net of reserve for loans/capital and reserves	10.88
4.4	Nonperforming loans/capital and reserves	22.83
4.5	Provision for loan losses/nonperforming loans	58.71
4.6	Total on balance sheet assets/capital and reserves	463.58
4.7	Gross loans/deposits	83.51
4.8	Gross loans/total assets	63.55
4.9	Risk-weighted assets/total assets	89.99
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	142.31
4.12	Reserve for Loan losses/gross loans	4.55

5 Earnings and Profitability

5.1	Return on assets	0.37
5.2	Return on equity	1.72
5.3	Net interest income/operating income	63.26
5.4	Non-interest income/operating income	14.91
5.5	Operating expenses/operating income	79.97
5.6	Foreign exchange gain/operating income	0.25
5.7	Interest expense/interest income	25.65
5.8	Non-interest income/operating expenses	18.64
5.9	Personnel expenses/operating expenses	46.92
5.10	Earning assets/average total assets	81.28
5.11	Non-interest expenses/operating income	58.14
5.12	Personnel expenses/noninterest expenses	36.86
5.13	Net operating income/average total assets	0.41
5.14	Operating expenses/average total assets	1.64

6 Liquidity

6.1	Interest expense/average earnings assets	0.54
6.2	Net interest income/average earnings assets	1.58
6.3	Liquid assets/Gross assets	12.16
6.4	Liquid assets/total demand and time liabilities	16.14
6.5	Deposits/total loans	119.74
6.6	Deposits/earning assets	94.33
6.7	Deposits/Gross assets	76.09