

## HAND-IN-HAND TRUST CORPORATION

## SELECTED FINANCIAL INDICATORS as at

30 June 2022

HIHT

**1 Capital Adequacy**

1.1	Qualifying Capital/Risk-weighted Assets	23.80
1.2	Tier I capital/ Risk-weighted assets	23.80
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	19.42

**2 Lending to Connected Parties 1**

2.1	Related party loans / <b>Gross loans</b>	4.38
2.2	Related party loans/capital base	14.90
2.3	Director exposure/related party exposure	33.77

**3 Asset Composition**

3.1	Low income mortgage loans/Gross loans	2.09
3.2	Real estate mortgage*/Gross loans	53.23
3.3	Staff loans/Gross loans	1.38
3.4	Households loans/Gross loans	N/A
3.7	Top 20 borrowers exposure/ <b>total Exposure</b>	33.48
3.8	Top twenty borrowers exposure/capital base	144.54

**4 Asset Quality**

4.1	Nonperforming loans/total loans	6.66
4.2	Nonperforming loans/total assets	4.27
4.3	Nonperforming loans net of reserve for loans/capital and reserves	7.88
4.4	Nonperforming loans/capital and reserves	19.73
4.5	Provision for loan losses/nonperforming loans	65.22
4.6	Total on balance sheet assets/capital and reserves	461.52
4.7	Gross loans/deposits	84.11
4.8	Gross loans/total assets	64.15
4.9	Risk-weighted assets/total assets	79.32
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	144.54
4.12	Reserve for Loan losses/gross loans	4.35

**5 Earnings and Profitability**

5.1	Return on assets	0.51
5.2	Return on equity	2.34
5.3	Net interest income/operating income	64.14
5.4	Non-interest income/operating income	15.43
5.5	Operating expenses/operating income	69.77
5.6	Foreign exchange gain/operating income	0.92
5.7	Interest expense/interest income	24.16
5.8	Non-interest income/operating expenses	22.12
5.9	Personnel expenses/operating expenses	51.94
5.10	Earning assets/average total assets	80.34
5.11	Non-interest expenses/operating income	49.34
5.12	Personnel expenses/noninterest expenses	40.18
5.13	Net operating income/average total assets	0.64
5.14	Operating expenses/average total assets	1.48

**6 Liquidity**

6.1	Interest expense/average earnings assets	0.54
6.2	Net interest income/average earnings assets	1.69
6.3	Liquid assets/Gross assets	14.97
6.4	Liquid assets/total demand and time liabilities	19.91
6.5	Deposits/total loans	118.89
6.6	Deposits/earning assets	95.70
6.7	Deposits/Gross assets	76.27