

HAND-IN-HAND TRUST CORPORATION

SELECTED FINANCIAL INDICATORS as at

30 September 2022

HIHT

1 Capital Adequacy

1.1	Qualifying Capital/Risk-weighted Assets	23.36
1.2	Tier I capital/ Risk-weighted assets	23.36
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	19.79

2 Lending to Connected Parties 1

2.1	Related party loans / Gross loans	4.47
2.2	Related party loans/capital base	14.93
2.3	Director exposure/related party exposure	36.28

3 Asset Composition

3.1	Low income mortgage loans/Gross loans	2.13
3.2	Real estate mortgage*/Gross loans	52.95
3.3	Staff loans/Gross loans	1.36
3.4	Households loans/Gross loans	N/A
3.7	Top 20 borrowers exposure/ total Exposure	34.30
3.8	Top twenty borrowers exposure/capital base	145.35

4 Asset Quality

4.1	Nonperforming loans/ total loans	7.72
4.2	Nonperforming loans/total assets	4.97
4.3	Nonperforming loans net of reserve for loans/capital and reserves	11.27
4.4	Nonperforming loans/capital and reserves	22.53
4.5	Provision for loan losses/nonperforming loans	56.32
4.6	Total on balance sheet assets/capital and reserves	453.84
4.7	Gross loans/deposits	84.66
4.8	Gross loans/total assets	64.30
4.9	Risk-weighted assets/total assets	82.35
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	145.35
4.12	Reserve for Loan losses/gross loans	4.35

5 Earnings and Profitability

5.1	Return on assets	0.34
5.2	Return on equity	1.56
5.3	Net interest income/operating income	65.05
5.4	Non-interest income/operating income	12.98
5.5	Operating expenses/operating income	75.51
5.6	Foreign exchange gain/operating income	0.70
5.7	Interest expense/interest income	25.25
5.8	Non-interest income/operating expenses	17.19
5.9	Personnel expenses/operating expenses	48.52
5.10	Earning assets/average total assets	80.25
5.11	Non-interest expenses/operating income	53.54
5.12	Personnel expenses/noninterest expenses	37.58
5.13	Net operating income/average total assets	0.49
5.14	Operating expenses/average total assets	1.51

6 Liquidity

6.1	Interest expense/average earnings assets	0.55
6.2	Net interest income/average earnings assets	1.63
6.3	Liquid assets/Gross assets	14.08
6.4	Liquid assets/total demand and time liabilities	18.83
6.5	Deposits/total loans	118.12
6.6	Deposits/earning assets	94.61
6.7	Deposits/Gross assets	75.95