

## HAND-IN-HAND TRUST CORPORATION

## SELECTED FINANCIAL INDICATORS as at

30 September 2020

HIHT

**1 Capital Adequacy**

1.1	Qualifying Capital/Risk-weighted Assets	26.54
1.2	Tier I capital/ Risk-weighted assets	26.54
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	16.59

**2 Lending to Connected Parties 1**

2.1	Related party loans / <b>Gross loans</b>	4.49
2.2	Related party loans/capital base	16.63
2.3	Director exposure/related party exposure	10.24

**3 Asset Composition**

3.1	Low income mortgage loans/Gross loans	1.51
3.2	Real estate mortgage*/Gross loans	59.68
3.3	Staff loans/Gross loans	1.51
3.4	Households loans/Gross loans	N/A
3.7	Top 20 borrowers exposure/ <b>total Exposure</b>	29.99
3.8	Top twenty borrowers exposure/capital base	155.04

**4 Asset Quality**

4.1	Nonperforming loans/total loans	11.85
4.2	Nonperforming loans/total assets	7.11
4.3	Nonperforming loans net of reserve for loans/capital and reserves	29.98
4.4	Nonperforming loans/capital and reserves	38.52
4.5	Provision for loan losses/nonperforming loans	31.66
4.6	Total on balance sheet assets/capital and reserves	541.49
4.7	Gross loans/deposits	74.86
4.8	Gross loans/total assets	60.03
4.9	Risk-weighted assets/total assets	61.10
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	155.04
4.12	Reserve for Loan losses/gross loans	3.75

**5 Earnings and Profitability**

5.1	Return on assets	0.32
5.2	Return on equity	1.77
5.3	Net interest income/operating income	65.82
5.4	Non-interest income/operating income	10.92
5.5	Operating expenses/operating income	73.93
5.6	Foreign exchange gain/operating income	0.25
5.7	Interest expense/interest income	26.11
5.8	Non-interest income/operating expenses	14.77
5.9	Personnel expenses/operating expenses	49.55
5.10	Earning assets/average total assets	81.27
5.11	Non-interest expenses/operating income	50.67
5.12	Personnel expenses/noninterest expenses	37.69
5.13	Net operating income/average total assets	1.28
5.14	Operating expenses/average total assets	1.39

**6 Liquidity**

6.1	Interest expense/average earnings assets	0.54
6.2	Net interest income/average earnings assets	1.53
6.3	Liquid assets/Gross assets	8.92
6.4	Liquid assets/total demand and time liabilities	11.26
6.5	Deposits/total loans	133.58
6.6	Deposits/earning assets	98.59
6.7	Deposits/Gross assets	80.19