

HAND-IN-HAND TRUST CORPORATION

SELECTED FINANCIAL INDICATORS as at

31 December 2022

HIHT

1 Capital Adequacy

1.1	Qualifying Capital/Risk-weighted Assets	23.64
1.2	Tier I capital/ Risk-weighted assets	23.64
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	20.06

2 Lending to Connected Parties 1

2.1	Related party loans / Gross loans	3.73
2.2	Related party loans/capital base	12.61
2.3	Director exposure/related party exposure	46.50

3 Asset Composition

3.1	Low income mortgage loans/Gross loans	2.17
3.2	Real estate mortgage*/Gross loans	52.11
3.3	Staff loans/Gross loans	1.28
3.4	Households loans/Gross loans	N/A
3.7	Top 20 borrowers exposure/ total Exposure	37.43
3.8	Top twenty borrowers exposure/capital base	158.76

4 Asset Quality

4.1	Nonperforming loans/total loans	6.31
4.2	Nonperforming loans/total assets	4.20
4.3	Nonperforming loans net of reserve for loans/capital and reserves	12.04
4.4	Nonperforming loans/capital and reserves	19.52
4.5	Provision for loan losses/nonperforming loans	43.54
4.6	Total on balance sheet assets/capital and reserves	464.74
4.7	Gross loans/deposits	86.53
4.8	Gross loans/total assets	66.56
4.9	Risk-weighted assets/total assets	83.30
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	158.76
4.12	Reserve for Loan losses/gross loans	2.75

5 Earnings and Profitability

5.1	Return on assets	0.04
5.2	Return on equity	0.17
5.3	Net interest income/operating income	66.30
5.4	Non-interest income/operating income	14.02
5.5	Operating expenses/operating income	59.59
5.6	Foreign exchange gain/operating income	0.68
5.7	Interest expense/interest income	22.89
5.8	Non-interest income/operating expenses	23.53
5.9	Personnel expenses/operating expenses	47.99
5.10	Earning assets/average total assets	82.70
5.11	Non-interest expenses/operating income	39.90
5.12	Personnel expenses/noninterest expenses	36.07
5.13	Net operating income/average total assets	0.94
5.14	Operating expenses/average total assets	1.38

6 Liquidity

6.1	Interest expense/average earnings assets	0.56
6.2	Net interest income/average earnings assets	1.89
6.3	Liquid assets/Gross assets	11.27
6.4	Liquid assets/total demand and time liabilities	14.75
6.5	Deposits/total loans	115.57
6.6	Deposits/earning assets	92.81
6.7	Deposits/Gross assets	76.92