

HAND-IN-HAND TRUST CORPORATION

SELECTED FINANCIAL INDICATORS as at

31 December 2020

HIHT

1 Capital Adequacy

1.1	Qualifying Capital/Risk-weighted Assets	27.22
1.2	Tier I capital/ Risk-weighted assets	27.22
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	17.54

2 Lending to Connected Parties 1

2.1	Related party loans / Gross loans	4.58
2.2	Related party loans/capital base	17.29
2.3	Director exposure/related party exposure	17.58

3 Asset Composition

3.1	Low income mortgage loans/Gross loans	1.44
3.2	Real estate mortgage*/Gross loans	60.29
3.3	Staff loans/Gross loans	1.44
3.4	Households loans/Gross loans	N/A
3.7	Top 20 borrowers exposure/ total Exposure	33.13
3.8	Top twenty borrowers exposure/capital base	165.58

4 Asset Quality

4.1	Nonperforming loans/total loans	11.06
4.2	Nonperforming loans/total assets	7.16
4.3	Nonperforming loans net of reserve for loans/capital and reserves	28.88
4.4	Nonperforming loans/capital and reserves	36.98
4.5	Provision for loan losses/nonperforming loans	30.81
4.6	Total on balance sheet assets/capital and reserves	516.59
4.7	Gross loans/deposits	81.43
4.8	Gross loans/total assets	64.76
4.9	Risk-weighted assets/total assets	63.00
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	165.58
4.12	Reserve for Loan losses/gross loans	3.41

5 Earnings and Profitability

5.1	Return on assets	0.84
5.2	Return on equity	4.44
5.3	Net interest income/operating income	67.27
5.4	Non-interest income/operating income	12.19
5.5	Operating expenses/operating income	68.26
5.6	Foreign exchange gain/operating income	0.88
5.7	Interest expense/interest income	23.39
5.8	Non-interest income/operating expenses	17.85
5.9	Personnel expenses/operating expenses	49.59
5.10	Earning assets/average total assets	83.34
5.11	Non-interest expenses/operating income	47.72
5.12	Personnel expenses/noninterest expenses	38.12
5.13	Net operating income/average total assets	1.98
5.14	Operating expenses/average total assets	1.50

6 Liquidity

6.1	Interest expense/average earnings assets	0.55
6.2	Net interest income/average earnings assets	1.79
6.3	Liquid assets/Gross assets	11.38
6.4	Liquid assets/total demand and time liabilities	14.41
6.5	Deposits/total loans	122.81
6.6	Deposits/earning assets	95.15
6.7	Deposits/Gross assets	79.53