

HAND-IN-HAND TRUST CORPORATION

SELECTED FINANCIAL INDICATORS as at

31 March 2021

HIHT

1 Capital Adequacy

1.1	Qualifying Capital/Risk-weighted Assets	27.31
1.2	Tier I capital/ Risk-weighted assets	27.31
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	17.30

2 Lending to Connected Parties 1

2.1	Related party loans / Gross loans	4.47
2.2	Related party loans/capital base	17.32
2.3	Director exposure/related party exposure	17.68

3 Asset Composition

3.1	Low income mortgage loans/Gross loans	1.54
3.2	Real estate mortgage*/Gross loans	58.70
3.3	Staff loans/Gross loans	1.42
3.4	Households loans/Gross loans	N/A
3.7	Top 20 borrowers exposure/ total Exposure	32.20
3.8	Top twenty borrowers exposure/capital base	164.30

4 Asset Quality

4.1	Nonperforming loans/total loans	9.84
4.2	Nonperforming loans/total assets	6.39
4.3	Nonperforming loans net of reserve for loans/capital and reserves	19.83
4.4	Nonperforming loans/capital and reserves	32.23
4.5	Provision for loan losses/nonperforming loans	47.97
4.6	Total on balance sheet assets/capital and reserves	504.27
4.7	Gross loans/deposits	82.15
4.8	Gross loans/total assets	64.93
4.9	Risk-weighted assets/total assets	61.39
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	164.30
4.12	Reserve for Loan losses/gross loans	4.72

5 Earnings and Profitability

5.1	Return on assets	0.43
5.2	Return on equity	2.18
5.3	Net interest income/operating income	61.42
5.4	Non-interest income/operating income	19.03
5.5	Operating expenses/operating income	77.32
5.6	Foreign exchange gain/operating income	0.24
5.7	Interest expense/interest income	24.15
5.8	Non-interest income/operating expenses	24.61
5.9	Personnel expenses/operating expenses	44.89
5.10	Earning assets/average total assets	84.77
5.11	Non-interest expenses/operating income	57.77
5.12	Personnel expenses/noninterest expenses	35.83
5.13	Net operating income/average total assets	0.49
5.14	Operating expenses/average total assets	1.66

6 Liquidity

6.1	Interest expense/average earnings assets	0.50
6.2	Net interest income/average earnings assets	1.57
6.3	Liquid assets/Gross assets	10.74
6.4	Liquid assets/total demand and time liabilities	13.71
6.5	Deposits/total loans	121.73
6.6	Deposits/earning assets	93.98
6.7	Deposits/Gross assets	79.04