

## HAND-IN-HAND TRUST CORPORATION

## SELECTED FINANCIAL INDICATORS as at

30 June 2021

HIHT

**1 Capital Adequacy**

1.1	Qualifying Capital/Risk-weighted Assets	27.76
1.2	Tier I capital/ Risk-weighted assets	27.76
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	17.66

**2 Lending to Connected Parties 1**

2.1	Related party loans / Gross loans	4.43
2.2	Related party loans/capital base	16.79
2.3	Director exposure/related party exposure	19.17

**3 Asset Composition**

3.1	Low income mortgage loans/Gross loans	1.69
3.2	Real estate mortgage*/Gross loans	58.07
3.3	Staff loans/Gross loans	1.42
3.4	Households loans/Gross loans	N/A
3.7	Top 20 borrowers exposure/ total Exposure	31.04
3.8	Top twenty borrowers exposure/capital base	154.22

**4 Asset Quality**

4.1	Nonperforming loans/total loans	9.86
4.2	Nonperforming loans/total assets	6.39
4.3	Nonperforming loans net of reserve for loans/capital and reserves	18.39
4.4	Nonperforming loans/capital and reserves	31.43
4.5	Provision for loan losses/nonperforming loans	50.81
4.6	Total on balance sheet assets/capital and reserves	491.67
4.7	Gross loans/deposits	82.55
4.8	Gross loans/total assets	64.80
4.9	Risk-weighted assets/total assets	61.56
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	154.22
4.12	Reserve for Loan losses/gross loans	5.01

**5 Earnings and Profitability**

5.1	Return on assets	0.16
5.2	Return on equity	0.82
5.3	Net interest income/operating income	61.03
5.4	Non-interest income/operating income	19.49
5.5	Operating expenses/operating income	82.00
5.6	Foreign exchange gain/operating income	0.27
5.7	Interest expense/interest income	24.19
5.8	Non-interest income/operating expenses	23.77
5.9	Personnel expenses/operating expenses	40.74
5.10	Earning assets/average total assets	85.11
5.11	Non-interest expenses/operating income	62.52
5.12	Personnel expenses/noninterest expenses	32.92
5.13	Net operating income/average total assets	0.76
5.14	Operating expenses/average total assets	3.46

**6 Liquidity**

6.1	Interest expense/average earnings assets	0.98
6.2	Net interest income/average earnings assets	3.08
6.3	Liquid assets/Gross assets	9.78
6.4	Liquid assets/total demand and time liabilities	12.61
6.5	Deposits/total loans	121.14
6.6	Deposits/earning assets	93.01
6.7	Deposits/Gross assets	78.50