

HAND-IN-HAND TRUST CORPORATION

SELECTED FINANCIAL INDICATORS as at

30 September 2021

HIHT

1 Capital Adequacy

1.1	Qualifying Capital/Risk-weighted Assets	28.72
1.2	Tier I capital/ Risk-weighted assets	28.72
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	18.71

2 Lending to Connected Parties 1

2.1	Related party loans / Gross loans	4.70
2.2	Related party loans/capital base	17.35
2.3	Director exposure/related party exposure	26.73

3 Asset Composition

3.1	Low income mortgage loans/Gross loans	1.68
3.2	Real estate mortgage*/Gross loans	57.64
3.3	Staff loans/Gross loans	1.37
3.4	Households loans/Gross loans	N/A
3.7	Top 20 borrowers exposure/ total Exposure	32.90
3.8	Top twenty borrowers exposure/capital base	158.55

4 Asset Quality

4.1	Nonperforming loans/total loans	9.65
4.2	Nonperforming loans/total assets	6.44
4.3	Nonperforming loans net of reserve for loans/capital and reserves	16.12
4.4	Nonperforming loans/capital and reserves	29.83
4.5	Provision for loan losses/nonperforming loans	54.80
4.6	Total on balance sheet assets/capital and reserves	463.45
4.7	Gross loans/deposits	86.56
4.8	Gross loans/total assets	66.70
4.9	Risk-weighted assets/total assets	62.85
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	158.55
4.12	Reserve for Loan losses/gross loans	5.29

5 Earnings and Profitability

5.1	Return on assets	0.18
5.2	Return on equity	0.87
5.3	Net interest income/operating income	62.14
5.4	Non-interest income/operating income	18.03
5.5	Operating expenses/operating income	83.02
5.6	Foreign exchange gain/operating income	0.56
5.7	Interest expense/interest income	24.19
5.8	Non-interest income/operating expenses	21.72
5.9	Personnel expenses/operating expenses	40.66
5.10	Earning assets/average total assets	85.13
5.11	Non-interest expenses/operating income	63.19
5.12	Personnel expenses/noninterest expenses	32.82
5.13	Net operating income/average total assets	1.06
5.14	Operating expenses/average total assets	5.18

6 Liquidity

6.1	Interest expense/average earnings assets	1.46
6.2	Net interest income/average earnings assets	4.58
6.3	Liquid assets/Gross assets	9.77
6.4	Liquid assets/total demand and time liabilities	12.84
6.5	Deposits/total loans	115.53
6.6	Deposits/earning assets	90.54
6.7	Deposits/Gross assets	77.06