

HAND-IN-HAND TRUST CORPORATION

SELECTED FINANCIAL INDICATORS as at

30 September 2023

HIHT

1 Capital Adequacy

1.1	Qualifying Capital/Risk-weighted Assets	24.58
1.2	Tier I capital/ Risk-weighted assets	24.58
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	19.66

2 Lending to Connected Parties 1

2.1	Related party loans / Gross loans	5.78
2.2	Related party loans/capital base	19.53
2.3	Director exposure/related party exposure	31.96

3 Asset Composition

3.1	Low income mortgage loans/Gross loans	2.25
3.2	Real estate mortgage*/Gross loans	49.31
3.3	Staff loans/Gross loans	1.04
3.4	Households loans/Gross loans	N/A
3.7	Top 20 borrowers exposure/ total Exposure	37.69
3.8	Top twenty borrowers exposure/capital base	157.36

4 Asset Quality

4.1	Nonperforming loans/total loans	3.64
4.2	Nonperforming loans/total assets	2.38
4.3	Nonperforming loans net of reserve for loans/capital and reserves	3.72
4.4	Nonperforming loans/capital and reserves	11.32
4.5	Provision for loan losses/nonperforming loans	69.74
4.6	Total on balance sheet assets/capital and reserves	476.33
4.7	Gross loans/deposits	85.26
4.8	Gross loans/total assets	65.30
4.9	Risk-weighted assets/total assets	78.66
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	157.36
4.12	Reserve for Loan losses/gross loans	2.54

5 Earnings and Profitability

5.1	Return on assets	0.15
5.2	Return on equity	0.70
5.3	Net interest income/operating income	74.23
5.4	Non-interest income/operating income	2.25
5.5	Operating expenses/operating income	82.37
5.6	Foreign exchange gain/operating income	0.76
5.7	Interest expense/interest income	24.07
5.8	Non-interest income/operating expenses	2.73
5.9	Personnel expenses/operating expenses	53.32
5.10	Earning assets/average total assets	82.64
5.11	Non-interest expenses/operating income	58.84
5.12	Personnel expenses/noninterest expenses	41.48
5.13	Net operating income/average total assets	0.32
5.14	Operating expenses/average total assets	1.51

6 Liquidity

6.1	Interest expense/average earnings assets	0.53
6.2	Net interest income/average earnings assets	1.67
6.3	Liquid assets/Gross assets	11.95
6.4	Liquid assets/total demand and time liabilities	15.84
6.5	Deposits/total loans	117.29
6.6	Deposits/earning assets	93.55
6.7	Deposits/Gross assets	76.59