

HAND-IN-HAND TRUST CORPORATION
SELECTED FINANCIAL INDICATORS AS AT
31 December 2025

HIHT

1 Capital Adequacy

1.1	Qualifying Capital/Risk-weighted Assets	40.75
1.2	Tier I capital/ Risk-weighted assets	40.75
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	28.73

2 Lending to Connected Parties 1

2.1	Related party loans / Gross loans	6.03
2.2	Related party loans/capital base	12.33
2.3	Director exposure/related party exposure	32.76

3 Asset Composition

3.1	Low income mortgage loans/Gross loans	2.52
3.2	Real estate mortgage*/Gross loans	45.84
3.3	Staff loans/Gross loans	1.05
3.4	Households loans/Gross loans	N/A
3.7	Top 20 borrowers exposure/ total Exposure	39.34
3.8	Top twenty borrowers exposure/capital base	105.80

4 Asset Quality

4.1	Nonperforming loans/total loans	0.76
4.2	Nonperforming loans/total assets	0.44
4.3	Nonperforming loans net of reserve for loans/capital and reserves	(1.53)
4.4	Nonperforming loans/capital and reserves	1.51
4.5	Provision for loan losses/nonperforming loans	198.80
4.6	Total on balance sheet assets/capital and reserves	340.69
4.7	Gross loans/deposits	84.26
4.8	Gross loans/total assets	58.24
4.9	Risk-weighted assets/total assets	69.87
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	105.80
4.12	Reserve for Loan losses/gross loans	1.51

5 Earnings and Profitability

5.1	Return on assets	0.43
5.2	Return on equity	1.46
5.3	Net interest income/operating income	73.33
5.4	Non-interest income/operating income	10.06
5.5	Operating expenses/operating income	65.11
5.6	Foreign exchange gain/operating income	(0.87)
5.7	Interest expense/interest income	18.47
5.8	Non-interest income/operating expenses	15.45
5.9	Personnel expenses/operating expenses	52.80
5.10	Earning assets/average total assets	78.62
5.11	Non-interest expenses/operating income	48.49
5.12	Personnel expenses/noninterest expenses	42.06
5.13	Net operating income/average total assets	0.81
5.14	Operating expenses/average total assets	1.51

6 Liquidity

6.1	Interest expense/average earnings assets	0.51
6.2	Net interest income/average earnings assets	2.25
6.3	Liquid assets/Gross assets	16.16
6.4	Liquid assets/total demand and time liabilities	23.56
6.5	Deposits/total loans	118.68
6.6	Deposits/earning assets	89.17
6.7	Deposits/Gross assets	69.13