

HAND-IN-HAND TRUST CORPORATION
SELECTED FINANCIAL INDICATORS AS AT
30 June 2025

	HIHT
1 Capital Adequacy	
1.1 Qualifying Capital/Risk-weighted Assets	45.67
1.2 Tier I capital/ Risk-weighted assets	45.67
1.3 Tier II capital/ Risk-weighted assets	-
1.4 Capital and Reserves / Total Assets	29.11
2 Lending to Connected Parties 1	
2.1 Related party loans / Gross loans	6.19
2.2 Related party loans/capital base	12.98
2.3 Director exposure/related party exposure	27.56
3 Asset Composition	
3.1 Low income mortgage loans/Gross loans	2.56
3.2 Real estate mortgage*/Gross loans	47.15
3.3 Staff loans/Gross loans	1.35
3.4 Households loans/Gross loans	N/A
3.7 Top 20 borrowers exposure/ total Exposure	39.87
3.8 Top twenty borrowers exposure/capital base	104.76
4 Asset Quality	
4.1 Nonperforming loans/total loans	1.41
4.2 Nonperforming loans/total assets	0.85
4.3 Nonperforming loans net of reserve for loans/capital and reserves	(1.28)
4.4 Nonperforming loans/capital and reserves	2.84
4.5 Provision for loan losses/nonperforming loans	143.23
4.6 Total on balance sheet assets/capital and reserves	333.57
4.7 Gross loans/deposits	88.55
4.8 Gross loans/total assets	60.36
4.9 Risk-weighted assets/total assets	62.97
4.1 Contingent liabilities/total assets	
4.11 Large exposure/capital base	104.76
4.12 Reserve for Loan losses/gross loans	2.02
5 Earnings and Profitability	
5.1 Return on assets	0.41
5.2 Return on equity	1.37
5.3 Net interest income/operating income	62.35
5.4 Non-interest income/operating income	18.25
5.5 Operating expenses/operating income	73.69
5.6 Foreign exchange gain/operating income	4.08
5.7 Interest expense/interest income	23.73
5.8 Non-interest income/operating expenses	24.77
5.9 Personnel expenses/operating expenses	56.03
5.10 Earning assets/average total assets	83.56
5.11 Non-interest expenses/operating income	54.28
5.12 Personnel expenses/noninterest expenses	44.35
5.13 Net operating income/average total assets	0.54
5.14 Operating expenses/average total assets	1.51
6 Liquidity	
6.1 Interest expense/average earnings assets	0.49
6.2 Net interest income/average earnings assets	1.56
6.3 Liquid assets/Gross assets	17.86
6.4 Liquid assets/total demand and time liabilities	26.54
6.5 Deposits/total loans	112.93
6.6 Deposits/earning assets	81.19
6.7 Deposits/Gross assets	68.16