

## HAND-IN-HAND TRUST CORPORATION

## SELECTED FINANCIAL INDICATORS AS AT

30 September 2025

HIHT

**1 Capital Adequacy**

1.1	Qualifying Capital/Risk-weighted Assets	40.50
1.2	Tier I capital/ Risk-weighted assets	40.50
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	28.93

**2 Lending to Connected Parties 1**

2.1	Related party loans / Gross loans	6.16
2.2	Related party loans/capital base	12.69
2.3	Director exposure/related party exposure	27.38

**3 Asset Composition**

3.1	Low income mortgage loans/Gross loans	2.56
3.2	Real estate mortgage*/Gross loans	46.99
3.3	Staff loans/Gross loans	1.38
3.4	Households loans/Gross loans	N/A
3.7	Top 20 borrowers exposure/ total Exposure	42.21
3.8	Top twenty borrowers exposure/capital base	105.51

**4 Asset Quality**

4.1	Nonperforming loans/total loans	3.47
4.2	Nonperforming loans/total assets	2.05
4.3	Nonperforming loans net of reserve for loans/capital and reserves	4.04
4.4	Nonperforming loans/capital and reserves	6.93
4.5	Provision for loan losses/nonperforming loans	43.52
4.6	Total on balance sheet assets/capital and reserves	338.28
4.7	Gross loans/deposits	85.99
4.8	Gross loans/total assets	59.06
4.9	Risk-weighted assets/total assets	70.79
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	105.51
4.12	Reserve for Loan losses/gross loans	1.51

**5 Earnings and Profitability**

5.1	Return on assets	0.40
5.2	Return on equity	1.34
5.3	Net interest income/operating income	59.20
5.4	Non-interest income/operating income	21.13
5.5	Operating expenses/operating income	67.53
5.6	Foreign exchange gain/operating income	4.16
5.7	Interest expense/interest income	24.94
5.8	Non-interest income/operating expenses	31.29
5.9	Personnel expenses/operating expenses	62.63
5.10	Earning assets/average total assets	74.75
5.11	Non-interest expenses/operating income	47.87
5.12	Personnel expenses/noninterest expenses	48.51
5.13	Net operating income/average total assets	0.65
5.14	Operating expenses/average total assets	1.35

**6 Liquidity**

6.1	Interest expense/average earnings assets	0.52
6.2	Net interest income/average earnings assets	1.56
6.3	Liquid assets/Gross assets	18.48
6.4	Liquid assets/total demand and time liabilities	27.25
6.5	Deposits/total loans	116.30
6.6	Deposits/earning assets	92.66
6.7	Deposits/Gross assets	68.68