

**HAND-IN-HAND TRUST CORPORATION**  
**SELECTED FINANCIAL INDICATORS AS AT**

31 March 2025

HIHT

**1 Capital Adequacy**

1.1	Qualifying Capital/Risk-weighted Assets	42.56
1.2	Tier I capital/ Risk-weighted assets	42.56
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	28.43

**2 Lending to Connected Parties 1**

2.1	Related party loans / Gross loans	6.41
2.2	Related party loans/capital base	13.20
2.3	Director exposure/related party exposure	27.91

**3 Asset Composition**

3.1	Low income mortgage loans/Gross loans	2.57
3.2	Real estate mortgage*/Gross loans	45.80
3.3	Staff loans/Gross loans	1.30
3.4	Households loans/Gross loans	N/A
3.7	Top 20 borrowers exposure/ total Exposure	40.85
3.8	Top twenty borrowers exposure/capital base	106.08

**4 Asset Quality**

4.1	Nonperforming loans/total loans	1.36
4.2	Nonperforming loans/total assets	0.79
4.3	Nonperforming loans net of reserve for loans/capital and reserves	(1.43)
4.4	Nonperforming loans/capital and reserves	2.69
4.5	Provision for loan losses/nonperforming loans	150.98
4.6	Total on balance sheet assets/capital and reserves	341.57
4.7	Gross loans/deposits	86.07
4.8	Gross loans/total assets	57.83
4.9	Risk-weighted assets/total assets	65.99
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	106.08
4.12	Reserve for Loan losses/gross loans	2.06

**5 Earnings and Profitability**

5.1	Return on assets	0.44
5.2	Return on equity	1.47
5.3	Net interest income/operating income	68.93
5.4	Non-interest income/operating income	12.88
5.5	Operating expenses/operating income	73.48
5.6	Foreign exchange gain/operating income	0.16
5.7	Interest expense/interest income	20.88
5.8	Non-interest income/operating expenses	17.53
5.9	Personnel expenses/operating expenses	53.32
5.10	Earning assets/average total assets	83.21
5.11	Non-interest expenses/operating income	55.29
5.12	Personnel expenses/noninterest expenses	42.74
5.13	Net operating income/average total assets	0.55
5.14	Operating expenses/average total assets	1.51

**6 Liquidity**

6.1	Interest expense/average earnings assets	0.46
6.2	Net interest income/average earnings assets	1.74
6.3	Liquid assets/Gross assets	19.35
6.4	Liquid assets/total demand and time liabilities	29.07
6.5	Deposits/total loans	116.19
6.6	Deposits/earning assets	82.70
6.7	Deposits/Gross assets	67.20