

HAND-IN-HAND TRUST CORPORATION
SELECTED FINANCIAL INDICATORS AS AT
31 December 2024

HIHT

1 Capital Adequacy

1.1 Qualifying Capital/Risk-weighted Assets	38.69
1.2 Tier I capital/ Risk-weighted assets	38.69
1.3 Tier II capital/ Risk-weighted assets	-
1.4 Capital and Reserves / Total Assets	29.12

2 Lending to Connected Parties 1

2.1 Related party loans / Gross loans	6.84
2.2 Related party loans/capital base	14.86
2.3 Director exposure/related party exposure	26.15

3 Asset Composition

3.1 Low income mortgage loans/Gross loans	2.48
3.2 Real estate mortgage*/Gross loans	50.07
3.3 Staff loans/Gross loans	1.21
3.4 Households loans/Gross loans	N/A
3.7 Top 20 borrowers exposure/ total Exposure	41.21
3.8 Top twenty borrowers exposure/capital base	112.24

4 Asset Quality

4.1 Nonperforming loans/total loans	2.88
4.2 Nonperforming loans/total assets	1.80
4.3 Nonperforming loans net of reserve for loans/capital and reserves	1.71
4.4 Nonperforming loans/capital and reserves	5.98
4.5 Provision for loan losses/nonperforming loans	72.63
4.6 Total on balance sheet assets/capital and reserves	332.83
4.7 Gross loans/deposits	91.15
4.8 Gross loans/total assets	62.41
4.9 Risk-weighted assets/total assets	74.29
4.1 Contingent liabilities/total assets	
4.11 Large exposure/capital base	112.24
4.12 Reserve for Loan losses/gross loans	2.09

5 Earnings and Profitability

5.1 Return on assets	(1.10)
5.2 Return on equity	(4.24)
5.3 Net interest income/operating income	70.81
5.4 Non-interest income/operating income	14.19
5.5 Operating expenses/operating income	132.72
5.6 Foreign exchange gain/operating income	(0.21)
5.7 Interest expense/interest income	17.48
5.8 Non-interest income/operating expenses	10.69
5.9 Personnel expenses/operating expenses	25.80
5.10 Earning assets/average total assets	85.67
5.11 Non-interest expenses/operating income	117.72
5.12 Personnel expenses/noninterest expenses	23.18
5.13 Net operating income/average total assets	(0.77)
5.14 Operating expenses/average total assets	3.12

6 Liquidity

6.1 Interest expense/average earnings assets	0.42
6.2 Net interest income/average earnings assets	2.00
6.3 Liquid assets/Gross assets	15.63
6.4 Liquid assets/total demand and time liabilities	22.94
6.5 Deposits/total loans	109.70
6.6 Deposits/earning assets	83.16
6.7 Deposits/Gross assets	68.47