

**HAND-IN-HAND TRUST CORPORATION**  
**SELECTED FINANCIAL INDICATORS AS AT**  
**31 March 2026**

HIHT

**1 Capital Adequacy**

1.1	Qualifying Capital/Risk-weighted Assets	<b>40.35</b>
1.2	Tier I capital/ Risk-weighted assets	<b>40.35</b>
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	<b>28.60</b>

**2 Lending to Connected Parties 1**

2.1	Related party loans / Gross loans	<b>5.68</b>
2.2	Related party loans/capital base	<b>12.11</b>
2.3	Director exposure/related party exposure	<b>33.30</b>

**3 Asset Composition**

3.1	Low income mortgage loans/Gross loans	<b>2.56</b>
3.2	Real estate mortgage*/Gross loans	<b>45.93</b>
3.3	Staff loans/Gross loans	<b>0.97</b>
3.4	Households loans/Gross loans	N/A
3.7	Top 20 borrowers exposure/ total Exposure	<b>41.21</b>
3.8	Top twenty borrowers exposure/capital base	<b>114.33</b>

**4 Asset Quality**

4.1	Nonperforming loans/total loans	<b>0.51</b>
4.2	Nonperforming loans/total assets	<b>0.31</b>
4.3	Nonperforming loans net of reserve for loans/capital and reserves	<b>(1.98)</b>
4.4	Nonperforming loans/capital and reserves	<b>1.05</b>
4.5	Provision for loan losses/nonperforming loans	<b>283.90</b>
4.6	Total on balance sheet assets/capital and reserves	<b>342.19</b>
4.7	Gross loans/deposits	<b>87.52</b>
4.8	Gross loans/total assets	<b>60.44</b>
4.9	Risk-weighted assets/total assets	<b>70.27</b>
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	<b>114.33</b>
4.12	Reserve for Loan losses/gross loans	<b>1.44</b>

**5 Earnings and Profitability**

5.1	Return on assets	<b>0.16</b>
5.2	Return on equity	<b>0.56</b>
5.3	Net interest income/operating income	<b>67.19</b>
5.4	Non-interest income/operating income	<b>11.70</b>
5.5	Operating expenses/operating income	<b>84.56</b>
5.6	Foreign exchange gain/operating income	<b>0.15</b>
5.7	Interest expense/interest income	<b>23.90</b>
5.8	Non-interest income/operating expenses	<b>13.83</b>
5.9	Personnel expenses/operating expenses	<b>54.54</b>
5.10	Earning assets/average total assets	<b>82.58</b>
5.11	Non-interest expenses/operating income	<b>63.45</b>
5.12	Personnel expenses/noninterest expenses	<b>43.64</b>
5.13	Net operating income/average total assets	<b>0.27</b>
5.14	Operating expenses/average total assets	<b>1.47</b>

**6 Liquidity**

6.1	Interest expense/average earnings assets	<b>0.46</b>
6.2	Net interest income/average earnings assets	<b>1.45</b>
6.3	Liquid assets/Gross assets	<b>14.04</b>
6.4	Liquid assets/total demand and time liabilities	<b>20.51</b>
6.5	Deposits/total loans	<b>114.26</b>
6.6	Deposits/earning assets	<b>84.15</b>
6.7	Deposits/Gross assets	<b>69.06</b>