HAND-IN-HAND TRUST CORPORATION

SELECTED FINANCIAL INDICATORS AS AT

30 June 2026

		HIHT
1	**Capital Adequacy**	
1.1	Qualifying Capital/Risk-weighted Assets	38.67
1.2	Tier I capital/ Risk-weighted assets	38.67
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	28.69
2	**Lending to Connected Parties 1**	
2.1	Related party loans / Gross loans	3.25
2.2	Related party loans/capital base	6.88
2.3	Director exposure/related party exposure	59.91
3	**Asset Composition**	
3.1	Low income mortgage loans/Gross loans	3.17
3.2	Real estate mortgage*/Gross loans	46.18
3.3	Staff loans/Gross loans	1.03
3.4	Households loans/Gross loans	N/A
3.7	Top 20 borrowers exposure/ total Exposure	41.04
3.8	Top twenty borrowers exposure/capital base	113.43
4	**Asset Quality**	
4.1	Nonperforming loans/total loans	0.37
4.2	Nonperforming loans/total assets	0.22
4.3	Nonperforming loans net of reserve for loans/capital and reserves	(4.61)
4.4	Nonperforming loans/capital and reserves	0.75
4.5	Provision for loan losses/nonperforming loans	684.74
4.6	Total on balance sheet assets/capital and reserves	335.87
4.7	Gross loans/deposits	87.07
4.8	Gross loans/total assets	59.75
4.9	Risk-weighted assets/total assets	73.04
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	113.43
4.12	Reserve for Loan losses/gross loans	2.55
5	**Earnings and Profitability**	
5.1	Return on assets	(0.50)
5.2	Return on equity	(1.69)
5.3	Net interest income/operating income	66.48
5.4	Non-interest income/operating income	13.14
5.5	Operating expenses/operating income	110.36
5.6	Foreign exchange gain/operating income	0.50
5.7	Interest expense/interest income	23.46
5.8	Non-interest income/operating expenses	11.90
5.9	Personnel expenses/operating expenses	37.46
5.10	Earning assets/average total assets	81.72
5.11	Non-interest expenses/operating income	89.98
5.12	Personnel expenses/noninterest expenses	31.62
5.13	Net operating income/average total assets	(0.20)
5.14	Operating expenses/average total assets	2.09
6	**Liquidity**	
6.1	Interest expense/average earnings assets	0.47
6.2	Net interest income/average earnings assets	1.54
6.3	Liquid assets/Gross assets	17.85
6.4	Liquid assets/total demand and time liabilities	26.33
6.5	Deposits/total loans	114.85
6.6	Deposits/earning assets	84.13
6.7	Deposits/Gross assets	68.62