

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

30 June 2024

HIHT

**1 Capital Adequacy**

1.1	Qualifying Capital/Risk-weighted Assets	23.71
1.2	Tier I capital/ Risk-weighted assets	23.71
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	19.65

**2 Lending to Connected Parties 1**

2.1	Related party loans / <b>Gross loans</b>	6.69
2.2	Related party loans/capital base	23.47
2.3	Director exposure/related party exposure	29.98

**3 Asset Composition**

3.1	Low income mortgage loans/Gross loans	2.11
3.2	Real estate mortgage*/Gross loans	46.28
3.3	Staff loans/Gross loans	1.11
3.4	Households loans/Gross loans	N/A
3.7	Top 20 borrowers exposure/ <b>total Exposure</b>	43.26
3.8	Top twenty borrowers exposure/capital base	182.23

**4 Asset Quality**

4.1	Nonperforming loans/total loans	2.28
4.2	Nonperforming loans/total assets	1.55
4.3	Nonperforming loans net of reserve for loans/capital and reserves	0.31
4.4	Nonperforming loans/capital and reserves	7.43
4.5	Provision for loan losses/nonperforming loans	96.17
4.6	Total on balance sheet assets/capital and reserves	479.56
4.7	Gross loans/deposits	88.09
4.8	Gross loans/total assets	67.97
4.9	Risk-weighted assets/total assets	81.67
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	182.23
4.12	Reserve for Loan losses/gross loans	2.19

**5 Earnings and Profitability**

5.1	Return on assets	0.53
5.2	Return on equity	2.59
5.3	Net interest income/operating income	67.00
5.4	Non-interest income/operating income	14.01
5.5	Operating expenses/operating income	28.73
5.6	Foreign exchange gain/operating income	0.19
5.7	Interest expense/interest income	22.81
5.8	Non-interest income/operating expenses	48.75
5.9	Personnel expenses/operating expenses	122.57
5.10	Earning assets/average total assets	85.31
5.11	Non-interest expenses/operating income	9.11
5.12	Personnel expenses/noninterest expenses	72.84
5.13	Net operating income/average total assets	0.65
5.14	Operating expenses/average total assets	0.65

**6 Liquidity**

6.1	Interest expense/average earnings assets	0.53
6.2	Net interest income/average earnings assets	1.80
6.3	Liquid assets/Gross assets	12.59
6.4	Liquid assets/total demand and time liabilities	16.52
6.5	Deposits/total loans	113.52
6.6	Deposits/earning assets	90.89
6.7	Deposits/Gross assets	77.16