

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

31 March 2024

HIHT

**1 Capital Adequacy**

1.1	Qualifying Capital/Risk-weighted Assets	24.65
1.2	Tier I capital/ Risk-weighted assets	24.65
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	19.20

**2 Lending to Connected Parties 1**

2.1	Related party loans / <b>Gross loans</b>	6.66
2.2	Related party loans/capital base	22.68
2.3	Director exposure/related party exposure	25.97

**3 Asset Composition**

3.1	Low income mortgage loans/Gross <b>loans</b>	2.37
3.2	Real estate mortgage*/Gross <b>loans</b>	49.28
3.3	Staff loans/Gross <b>loans</b>	1.08
3.4	Households loans/Gross <b>loans</b>	N/A
3.7	Top 20 borrowers exposure/ <b>total Exposure</b>	43.06
3.8	Top twenty borrowers exposure/capital base	178.82

**4 Asset Quality**

4.1	Nonperforming loans/ <b>total loans</b>	3.24
4.2	Nonperforming loans/total assets	2.09
4.3	Nonperforming loans net of reserve for loans/capital and reserves	3.28
4.4	Nonperforming loans/capital and reserves	10.25
4.5	Provision for loan losses/nonperforming loans	70.28
4.6	Total on balance sheet assets/capital and reserves	490.46
4.7	Gross loans/deposits	83.18
4.8	Gross loans/total assets	64.48
4.9	Risk-weighted assets/total assets	76.75
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	178.82
4.12	Reserve for Loan losses/gross loans	2.28

**5 Earnings and Profitability**

5.1	Return on assets	0.24
5.2	Return on equity	1.16
5.3	Net interest income/operating income	65.32
5.4	Non-interest income/operating income	12.77
5.5	Operating expenses/operating income	83.01
5.6	Foreign exchange gain/operating income	0.05
5.7	Interest expense/interest income	25.13
5.8	Non-interest income/operating expenses	15.39
5.9	Personnel expenses/operating expenses	50.26
5.10	Earning assets/average total assets	83.80
5.11	Non-interest expenses/operating income	61.08
5.12	Personnel expenses/noninterest expenses	39.76
5.13	Net operating income/average total assets	0.33
5.14	Operating expenses/average total assets	1.61

**6 Liquidity**

6.1	Interest expense/average earnings assets	0.51
6.2	Net interest income/average earnings assets	1.51
6.3	Liquid assets/Gross assets	15.18
6.4	Liquid assets/total demand and time liabilities	19.76
6.5	Deposits/total loans	120.21
6.6	Deposits/earning assets	94.62
6.7	Deposits/Gross assets	77.51