

HAND-IN-HAND TRUST CORPORATION
SELECTED FINANCIAL INDICATORS AS AT
30 September 2024

		HIHT
1 Capital Adequacy		
1.1	Qualifying Capital/Risk-weighted Assets	26.90
1.2	Tier I capital/ Risk-weighted assets	26.90
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	20.24
2 Lending to Connected Parties 1		
2.1	Related party loans / Gross loans	6.53
2.2	Related party loans/capital base	22.12
2.3	Director exposure/related party exposure	28.41
3 Asset Composition		
3.1	Low income mortgage loans/Gross loans	2.24
3.2	Real estate mortgage*/Gross loans	45.47
3.3	Staff loans/Gross loans	1.16
3.4	Households loans/Gross loans	N/A
3.7	Top 20 borrowers exposure/ total Exposure	43.31
3.8	Top twenty borrowers exposure/capital base	175.48
4 Asset Quality		
4.1	Nonperforming loans/ total loans	2.53
4.2	Nonperforming loans/total assets	1.71
4.3	Nonperforming loans net of reserve for loans/capital and reserves	1.10
4.4	Nonperforming loans/capital and reserves	7.98
4.5	Provision for loan losses/nonperforming loans	87.16
4.6	Total on balance sheet assets/capital and reserves	466.72
4.7	Gross loans/deposits	88.06
4.8	Gross loans/total assets	67.48
4.9	Risk-weighted assets/total assets	74.10
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	175.48
4.12	Reserve for Loan losses/gross loans	2.21
5 Earnings and Profitability		
5.1	Return on assets	0.72
5.2	Return on equity	3.39
5.3	Net interest income/operating income	70.89
5.4	Non-interest income/operating income	13.31
5.5	Operating expenses/operating income	64.64
5.6	Foreign exchange gain/operating income	0.22
5.7	Interest expense/interest income	18.23
5.8	Non-interest income/operating expenses	20.58
5.9	Personnel expenses/operating expenses	48.65
5.10	Earning assets/average total assets	84.00
5.11	Non-interest expenses/operating income	48.84
5.12	Personnel expenses/noninterest expenses	39.09
5.13	Net operating income/average total assets	0.97
5.14	Operating expenses/average total assets	1.78
6 Liquidity		
6.1	Interest expense/average earnings assets	0.52
6.2	Net interest income/average earnings assets	2.32
6.3	Liquid assets/Gross assets	13.92
6.4	Liquid assets/total demand and time liabilities	18.40
6.5	Deposits/total loans	113.56
6.6	Deposits/earning assets	91.55
6.7	Deposits/Gross assets	76.63