

HAND-IN-HAND TRUST CORPORATION

SELECTED FINANCIAL INDICATORS AS AT

31 December 2023

HIHT

1 Capital Adequacy

1.1	Qualifying Capital/Risk-weighted Assets	25.32
1.2	Tier I capital/ Risk-weighted assets	25.32
1.3	Tier II capital/ Risk-weighted assets	-
1.4	Capital and Reserves / Total Assets	19.64

2 Lending to Connected Parties 1

2.1	Related party loans / Gross loans	6.73
2.2	Related party loans/capital base	23.61
2.3	Director exposure/related party exposure	27.33

3 Asset Composition

3.1	Low income mortgage loans/Gross loans	2.39
3.2	Real estate mortgage*/Gross loans	46.93
3.3	Staff loans/Gross loans	1.06
3.4	Households loans/Gross loans	N/A
3.7	Top 20 borrowers exposure/ total Exposure	41.57
3.8	Top twenty borrowers exposure/capital base	177.72

4 Asset Quality

4.1	Nonperforming loans/total loans	4.37
4.2	Nonperforming loans/total assets	2.97
4.3	Nonperforming loans net of reserve for loans/capital and reserves	7.83
4.4	Nonperforming loans/capital and reserves	14.28
4.5	Provision for loan losses/nonperforming loans	49.02
4.6	Total on balance sheet assets/capital and reserves	480.64
4.7	Gross loans/deposits	87.77
4.8	Gross loans/total assets	67.93
4.9	Risk-weighted assets/total assets	76.42
4.1	Contingent liabilities/total assets	
4.11	Large exposure/capital base	177.72
4.12	Reserve for Loan losses/gross loans	2.14

5 Earnings and Profitability

5.1	Return on assets	0.10
5.2	Return on equity	0.49
5.3	Net interest income/operating income	70.48
5.4	Non-interest income/operating income	8.23
5.5	Operating expenses/operating income	63.84
5.6	Foreign exchange gain/operating income	0.94
5.7	Interest expense/interest income	23.20
5.8	Non-interest income/operating expenses	12.89
5.9	Personnel expenses/operating expenses	52.05
5.10	Earning assets/average total assets	82.07
5.11	Non-interest expenses/operating income	42.55
5.12	Personnel expenses/noninterest expenses	39.03
5.13	Net operating income/average total assets	0.77
5.14	Operating expenses/average total assets	1.35

6 Liquidity

6.1	Interest expense/average earnings assets	0.55
6.2	Net interest income/average earnings assets	1.83
6.3	Liquid assets/Gross assets	12.65
6.4	Liquid assets/total demand and time liabilities	16.46
6.5	Deposits/total loans	113.93
6.6	Deposits/earning assets	94.94
6.7	Deposits/Gross assets	77.39