

HAND-IN-HAND TRUST CORPORATION

SELECTED FINANCIAL INDICATORS as at

30 June 2023

		HIHT
1 Capital Adequacy		
1.1 Qualifying Capital/Risk-weighted Assets		24.27
1.2 Tier I capital/ Risk-weighted assets		24.27
1.3 Tier II capital/ Risk-weighted assets		-
1.4 Capital and Reserves / Total Assets		19.85
2 Lending to Connected Parties 1		
2.1 Related party loans / Gross loans		3.57
2.2 Related party loans/capital base		11.85
2.3 Director exposure/related party exposure		47.13
3 Asset Composition		
3.1 Low income mortgage loans/Gross loans		2.31
3.2 Real estate mortgage*/Gross loans		50.74
3.3 Staff loans/Gross loans		1.28
3.4 Households loans/Gross loans		N/A
3.7 Top 20 borrowers exposure/ total Exposure		37.70
3.8 Top twenty borrowers exposure/capital base		155.00
4 Asset Quality		
4.1 Nonperforming loans/ total loans		4.57
4.2 Nonperforming loans/total assets		2.96
4.3 Nonperforming loans net of reserve for loans/capital and reserves		6.19
4.4 Nonperforming loans/capital and reserves		13.90
4.5 Provision for loan losses/nonperforming loans		59.14
4.6 Total on balance sheet assets/capital and reserves		470.54
4.7 Gross loans/deposits		84.30
4.8 Gross loans/total assets		64.67
4.9 Risk-weighted assets/total assets		80.36
4.1 Contingent liabilities/total assets		
4.11 Large exposure/capital base		155.00
4.12 Reserve for Loan losses/gross loans		2.70
5 Earnings and Profitability		
5.1 Return on assets		0.42
5.2 Return on equity		1.99
5.3 Net interest income/operating income		62.41
5.4 Non-interest income/operating income		17.59
5.5 Operating expenses/operating income		75.80
5.6 Foreign exchange gain/operating income		0.59
5.7 Interest expense/interest income		24.27
5.8 Non-interest income/operating expenses		23.21
5.9 Personnel expenses/operating expenses		47.41
5.10 Earning assets/average total assets		82.43
5.11 Non-interest expenses/operating income		55.80
5.12 Personnel expenses/noninterest expenses		37.51
5.13 Net operating income/average total assets		0.53
5.14 Operating expenses/average total assets		1.66
6 Liquidity		
6.1 Interest expense/average earnings assets		0.54
6.2 Net interest income/average earnings assets		1.69
6.3 Liquid assets/Gross assets		12.38
6.4 Liquid assets/total demand and time liabilities		16.37
6.5 Deposits/total loans		118.62
6.6 Deposits/earning assets		94.33
6.7 Deposits/Gross assets		76.71