

HAND-IN-HAND TRUST CORPORATION

SELECTED FINANCIAL INDICATORS as at

31 March 2023

	HIHT
1 Capital Adequacy	
1.1 Qualifying Capital/Risk-weighted Assets	24.93
1.2 Tier I capital/ Risk-weighted assets	24.93
1.3 Tier II capital/ Risk-weighted assets	-
1.4 Capital and Reserves / Total Assets	19.92
2 Lending to Connected Parties 1	
2.1 Related party loans / Gross loans	3.78
2.2 Related party loans/capital base	12.45
2.3 Director exposure/related party exposure	48.37
3 Asset Composition	
3.1 Low income mortgage loans/Gross loans	2.30
3.2 Real estate mortgage*/Gross loans	51.78
3.3 Staff loans/Gross loans	1.28
3.4 Households loans/Gross loans	N/A
3.7 Top 20 borrowers exposure/ total Exposure	36.60
3.8 Top twenty borrowers exposure/capital base	151.04
4 Asset Quality	
4.1 Nonperforming loans/ total loans	5.57
4.2 Nonperforming loans/total assets	3.59
4.3 Nonperforming loans net of reserve for loans/capital and reserves	9.29
4.4 Nonperforming loans/capital and reserves	16.82
4.5 Provision for loan losses/nonperforming loans	49.38
4.6 Total on balance sheet assets/capital and reserves	468.60
4.7 Gross loans/deposits	84.01
4.8 Gross loans/total assets	64.44
4.9 Risk-weighted assets/total assets	78.48
4.1 Contingent liabilities/total assets	
4.11 Large exposure/capital base	151.04
4.12 Reserve for Loan losses/gross loans	2.75
5 Earnings and Profitability	
5.1 Return on assets	0.38
5.2 Return on equity	1.78
5.3 Net interest income/operating income	64.94
5.4 Non-interest income/operating income	14.80
5.5 Operating expenses/operating income	76.68
5.6 Foreign exchange gain/operating income	0.51
5.7 Interest expense/interest income	23.79
5.8 Non-interest income/operating expenses	19.29
5.9 Personnel expenses/operating expenses	49.82
5.10 Earning assets/average total assets	82.77
5.11 Non-interest expenses/operating income	56.42
5.12 Personnel expenses/noninterest expenses	39.40
5.13 Net operating income/average total assets	0.50
5.14 Operating expenses/average total assets	1.64
6 Liquidity	
6.1 Interest expense/average earnings assets	0.53
6.2 Net interest income/average earnings assets	1.70
6.3 Liquid assets/Gross assets	13.49
6.4 Liquid assets/total demand and time liabilities	17.77
6.5 Deposits/total loans	119.03
6.6 Deposits/earning assets	94.76
6.7 Deposits/Gross assets	76.70