

Financial Highlights

	2010 HK\$'000	2009 HK\$'000	2008 HK\$'000
FOR THE YEAR			
Net interest income	970,581	1,037,707	709,850
Profit attributable to shareholders	1,233,532	1,006,469	604,994
Loan purchases	4,748,181	8,768,789	26,037,165
Debt securities issued	8,279,703	22,688,680	24,405,704
Mortgage insurance – net premiums written	791,357	784,650	358,579
AT YEAR END			
Loan portfolio, net	35,258,937	43,788,716	50,760,112
Total assets	55,032,978	59,750,624	65,628,334
Debt securities issued	39,127,735	44,495,073	42,814,988
Mortgage-backed securities issued	1,529,749	2,020,394	3,225,624
Mortgage insurance – risk-in-force ¹	15,234,179	11,592,494	5,713,065
OTHER STATISTICS			
Net interest margin	1.8%	1.7%	1.3%
Capital-to-assets ratio	10.8%	9.5%	8.7%
Cost-to-income ratio	11.0%	12.4%	17.5%
Return on assets	2.2%	1.6%	1.1%
Return on shareholders' equity	17.5%	16.2%	10.5%

¹ The risk-in-force excludes exposure that has been covered by quota-share reinsurance arrangement.