

# FINANCIAL HIGHLIGHTS

	2009 HK\$'000	2008 HK\$'000	2007 HK\$'000
<b>FOR THE YEAR</b>			
Net interest income	<b>1,037,707</b>	709,850	649,332
Profit attributable to shareholders	<b>1,006,469</b>	604,994	740,664
Loan purchases	<b>8,768,789</b>	26,037,165	9,603,916
Debt securities issued	<b>22,688,680</b>	24,405,704	16,412,345
Mortgage insurance – net premiums written	<b>784,650</b>	358,579	153,901
<b>AT YEAR END</b>			
Loan portfolio, net	<b>43,788,716</b>	50,760,112	34,460,291
Total assets	<b>59,750,624</b>	65,628,334	48,627,923
Debt securities issued	<b>44,495,073</b>	42,814,988	33,311,190
Mortgage-backed securities issued	<b>2,020,394</b>	3,225,624	4,229,159
Mortgage insurance – risk-in-force <sup>1</sup>	<b>11,592,494</b>	5,713,065	3,512,923
<b>OTHER STATISTICS</b>			
Net interest margin	<b>1.7%</b>	1.3%	1.5%
Capital-to-assets ratio	<b>9.5%</b>	8.7%	11.2%
Cost-to-income ratio	<b>12.4%</b>	17.5%	13.6%
Return on assets	<b>1.6%</b>	1.1%	1.6%
Return on shareholders' equity	<b>16.2%</b>	10.5%	13.7%

<sup>1</sup> The risk-in-force excludes exposure that has been covered by reinsurance arrangement.