

FINANCIAL HIGHLIGHTS

	2008 HK\$'000	2007 HK\$'000	2006 HK\$'000
FOR THE YEAR			
Net interest income	709,850	649,332	717,216
Profit after taxation	604,994	740,664	682,673
Loan purchases	26,037,165	9,603,916	6,443,925
Debt securities issued	24,405,704	16,412,345	13,343,663
Mortgage-backed securities issued	–	–	2,000,000
Mortgage insurance – net premiums written	358,579	153,901	98,588
AT YEAR END			
Loan portfolio, net	50,760,112	34,460,291	32,376,452
Total assets	65,628,334	48,627,923	44,822,002
Debt securities issued	42,814,988	33,311,190	28,935,470
Mortgage-backed securities issued	3,225,624	4,229,159	5,361,260
Mortgage insurance – risk in force ¹	5,713,065	3,512,923	2,916,950
OTHER STATISTICS			
Net interest margin	1.3%	1.5%	1.7%
Capital-to-assets ratio	8.7%	11.2%	11.2%
Cost-to-income ratio	17.5%	13.6%	13.5%
Return on assets	1.1%	1.6%	1.6%
Return on shareholders' equity	10.5%	13.7%	13.9%

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