

Financial Highlights

	2013 HK\$'000	2012 HK\$'000	2011 HK\$'000
FOR THE YEAR			
Net interest income	651,993	812,099	854,813
Profit attributable to shareholders	982,404	1,125,393	1,255,731
Loan purchases	3,240,641	865,116	9,682,571
Debt issuance ¹	10,248,353	10,960,780	18,496,778
Net premiums written	274,639	444,538	529,533
AT YEAR END			
Loan portfolio, net	22,268,397	25,895,399	33,135,818
Total assets	48,019,830	52,864,957	56,501,346
Debt securities issued	31,355,185	36,404,627	41,097,207
Mortgage-backed securities issued	–	214,672	367,137
Mortgage insurance — risk-in-force ²	12,023,831	13,807,812	14,147,266
OTHER STATISTICS			
Net interest margin	1.4%	1.5%	1.7%
Capital adequacy ratio	21.0%	20.2%	19.7%
Cost-to-income ratio	18.1%	15.4%	11.8%
Return on assets	1.9%	1.9%	2.3%
Return on shareholders' equity	10.4%	12.4%	15.5%

¹ For debts with tenor of one year and above.

² The risk-in-force excludes exposure that has been covered by quota-share reinsurance arrangement.