

Financial Highlights

	2007 HK\$'000	2006 HK\$'000	2005 HK\$'000 Restated ¹
For the Year			
Net interest income	649,332	717,216	661,551
Profit after taxation	740,664	682,673	601,262
Loan purchases	9,603,916	6,443,925	2,862,409
Debt securities issued	16,412,345	13,343,663	5,101,063
Mortgage-backed securities issued	–	2,000,000	1,000,000
Mortgage insurance – net premiums written	153,901	98,588	178,188
At Year end			
Loan portfolio, net	34,460,291	32,376,452	33,548,858
Total assets	48,627,923	44,822,002	43,508,816
Debt securities issued	33,311,190	28,935,470	27,995,867
Mortgage-backed securities issued	4,229,159	5,361,260	5,164,376
Mortgage insurance – risk in force ²	3,512,923	2,916,950	2,642,317
Other Statistics			
Net interest margin	1.5%	1.7%	1.5%
Capital-to-assets ratio	11.2%	11.2%	12.0%
Cost-to-income ratio	13.6%	13.5%	14.7%
Return on assets	1.6%	1.6%	1.3%
Return on shareholders' equity	13.7%	13.9%	13.6%

¹ 2005 figures have been restated as a result of the adoption of the HKAS 27 (revised): Consolidated and separate financial statements.

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