

Financial Highlights

	2014 HK\$'000	2013 HK\$'000	2012 HK\$'000
FOR THE YEAR			
Net interest income	650,955	651,993	812,099
Profit attributable to shareholders	745,973	982,404	1,125,393
Loan purchases	245,353	3,240,641	865,116
Debts issuance ¹	13,919,406	10,248,353	10,960,780
Net premiums written	281,766	274,639	444,538
AT YEAR END			
Loan portfolio, net	15,571,649	22,268,397	25,895,399
Debt securities issued	33,270,129	31,355,185	36,404,627
Mortgage insurance — risk-in-force ²	11,056,805	12,023,831	13,807,812
OTHER STATISTICS			
Net interest margin	1.3%	1.4%	1.5%
Capital adequacy ratio	23.5%	21.0%	20.2%
Cost-to-income ratio	24.3%	18.1%	15.4%
Return on assets	1.4%	1.9%	1.9%
Return on shareholders' equity	8.4%	10.4%	12.4%

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.