

Financial Highlights

	2015 HK\$'000	2014 HK\$'000	2013 HK\$'000
FOR THE YEAR			
Net interest income	590,328	650,955	651,993
Profit attributable to shareholders	725,152	745,973	982,404
Loan purchases	336,520	245,353	3,240,641
Debts issuance ¹	13,961,322	13,919,406	10,248,353
Net premiums written	271,251	281,766	274,639
AT YEAR END			
Loan portfolio, net	11,502,312	15,571,649	22,268,397
Debt securities issued	33,463,211	33,270,129	31,355,185
Mortgage insurance — risk-in-force ²	11,304,749	11,056,805	12,023,831
OTHER STATISTICS			
Net interest margin	1.2%	1.3%	1.4%
Capital adequacy ratio	21.9%	23.5%	21.0%
Cost-to-income ratio	25.7%	24.3%	18.1%
Return on assets	1.4%	1.4%	1.9%
Return on shareholders' equity	8.1%	8.4%	10.4%

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.